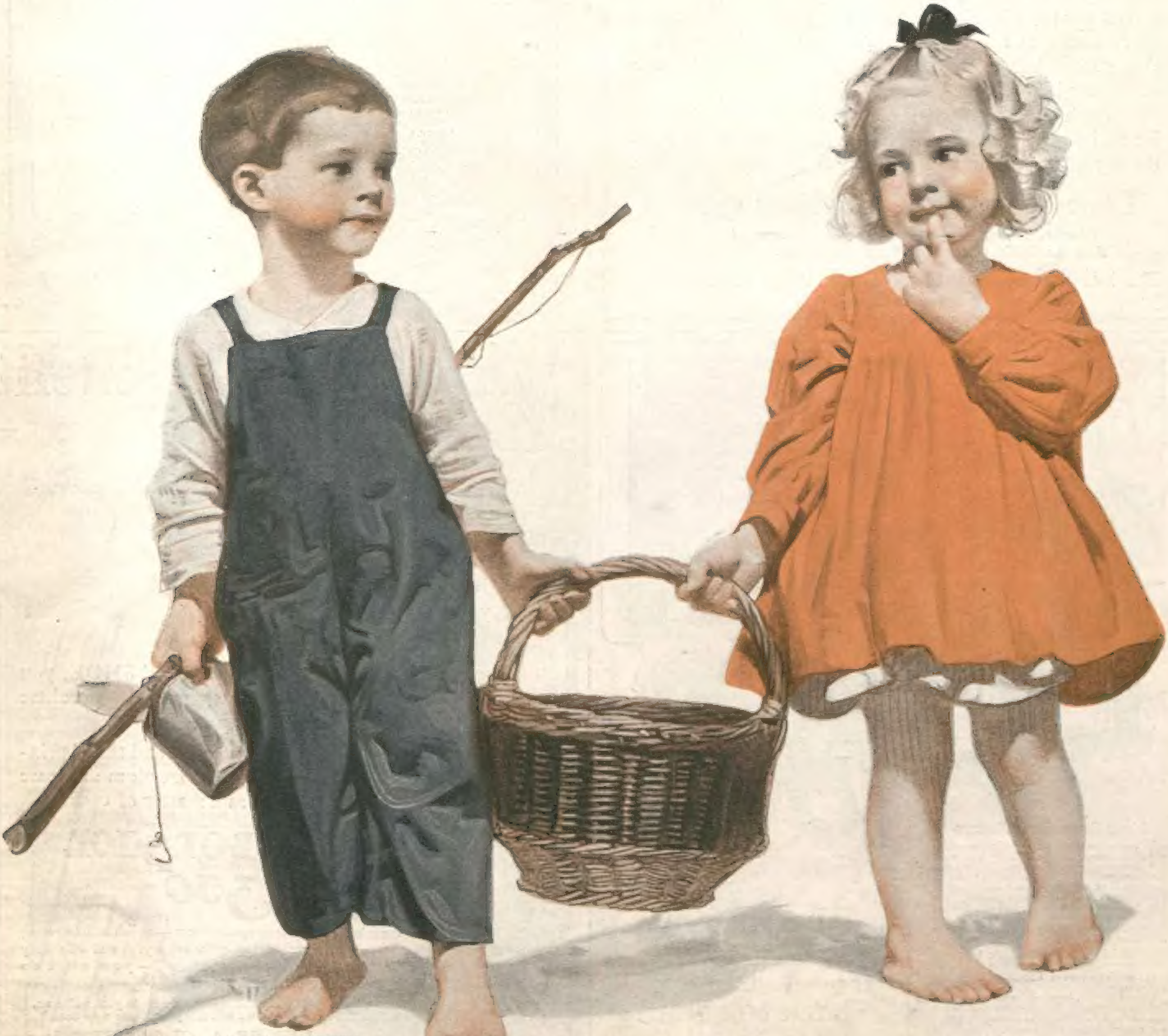
THE SATURDAY EVENING POST

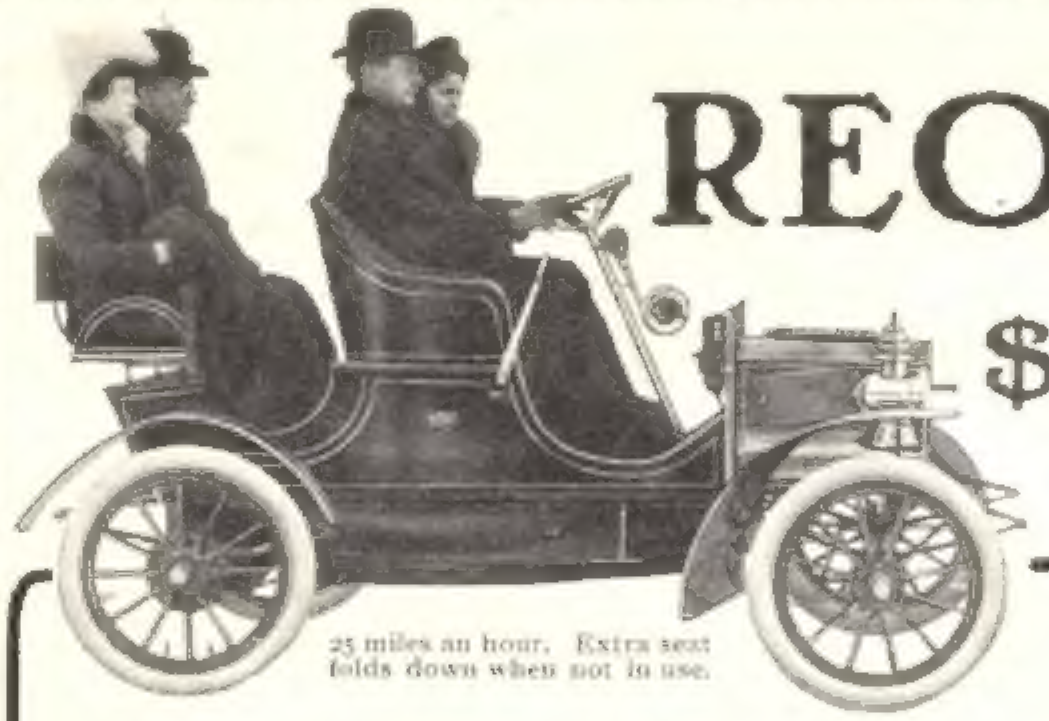
An Illustrated Weekly Magazine
Founded A^o^ D^t^ 1728 *by* Benj. Franklin

APRIL 6, 1907 FIVE CENTS THE COPY



DRAWN BY J. C. LEYENDECKER

AN APOSTLE TO THE CHILDREN



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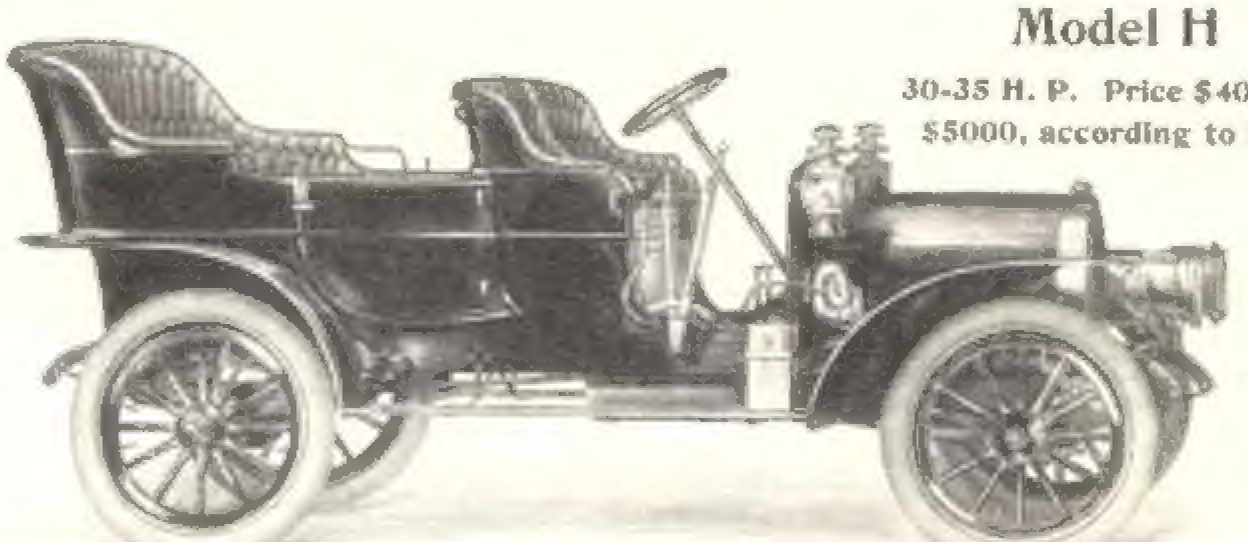

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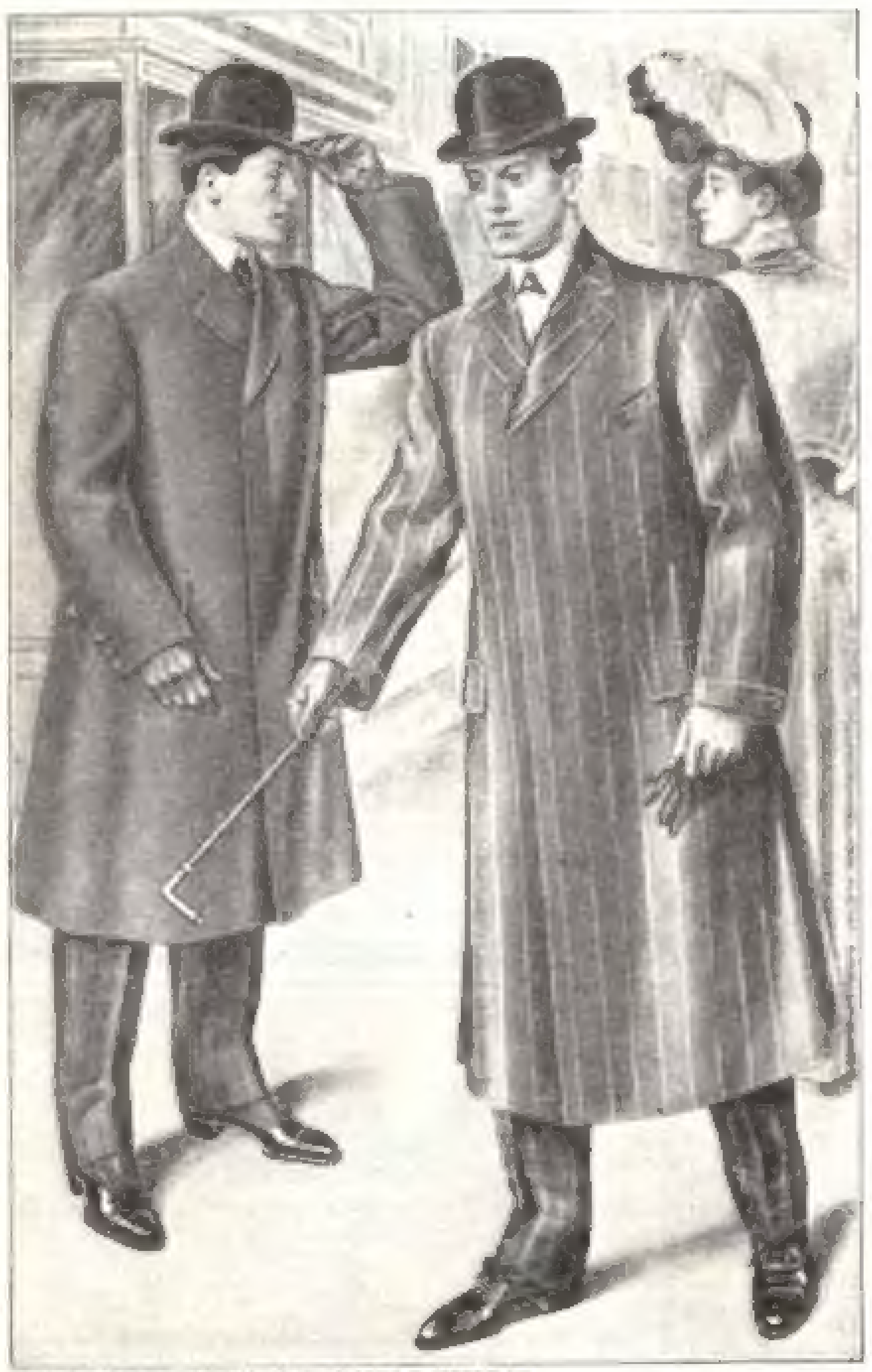

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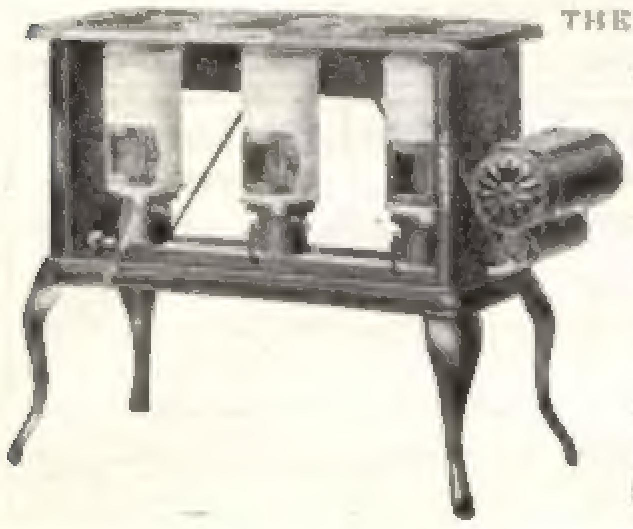

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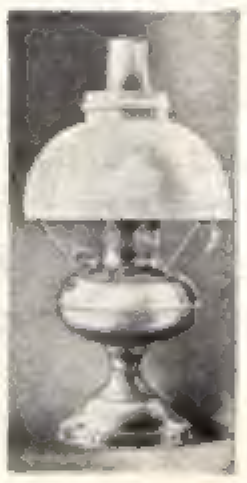

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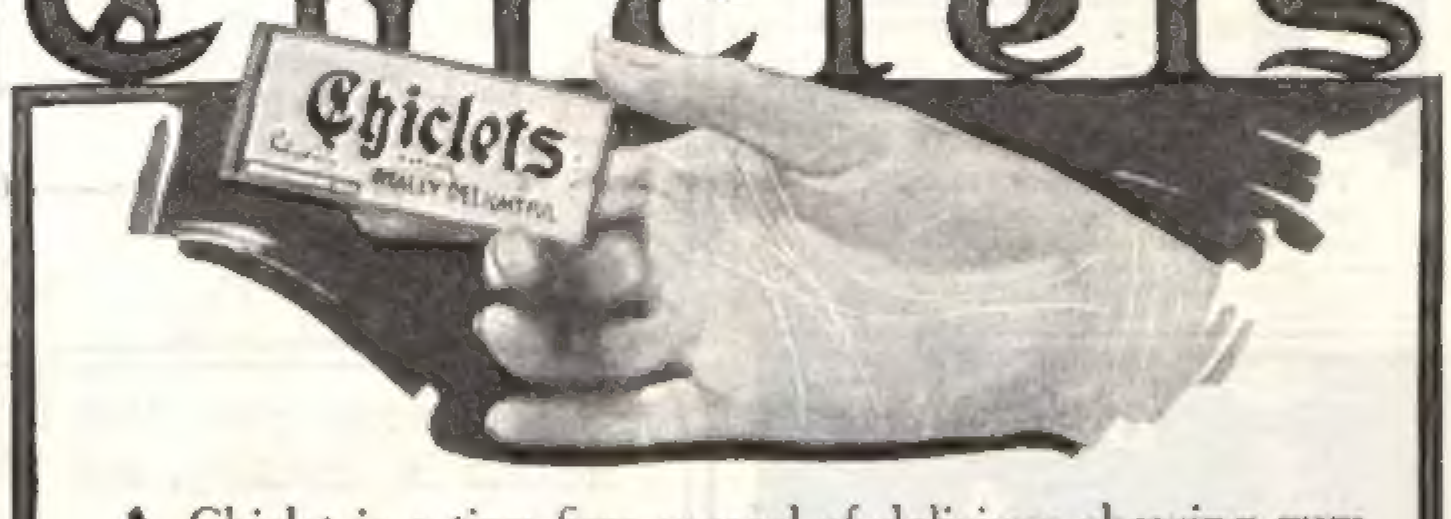

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week — save only while the British army held Philadelphia and patriotic printers were in exile — when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

Your Humble Servant

By Meta Richards Hoyt

Where is the answer to the Great Servant Problem? Did it ever occur to you to look for it in the Intelligence Offices? It occurred, at any rate, to Mrs. Hoyt: she has looked there—and ***has found it.*** Upon these offices you are absolutely dependent. In the last analysis, you have to take their word for the girl they offer—the girl that you take into your own home. Are these offices worthy of that confidence? Mrs. Hoyt will tell you in this article which we are soon to publish.

The soap you find in most sleeping cars and hotels is, usually, not the kind of soap you use at home.

As a rule, it is highly perfumed—and artificially colored. Possibly, you like that kind of soap. Probably, you do not. But, in a hotel, you have no choice.

So, here's a suggestion—slip a half cake of Ivory Soap in your toilet-case before you leave home. With it, you can keep your hands, face and body scrupulously clean. If necessary, you can use it for shaving. Thousands of men do; and like it.

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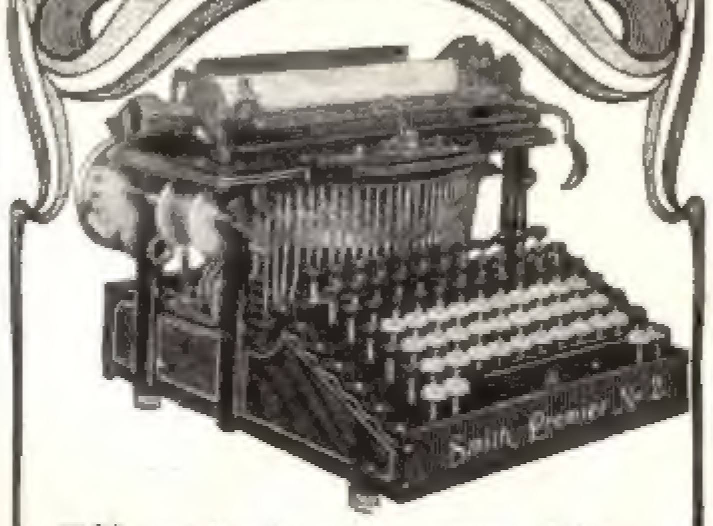

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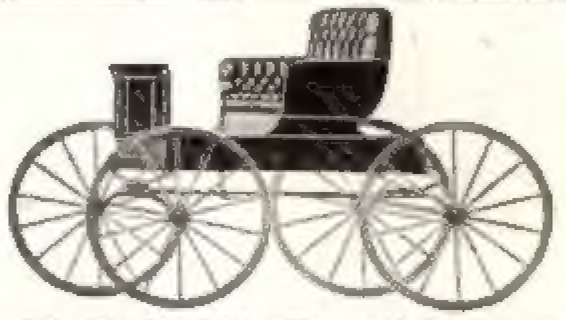

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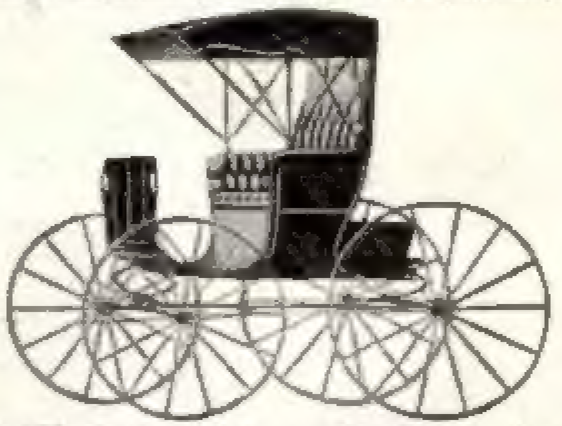

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THE SATURDAY EVENING POST

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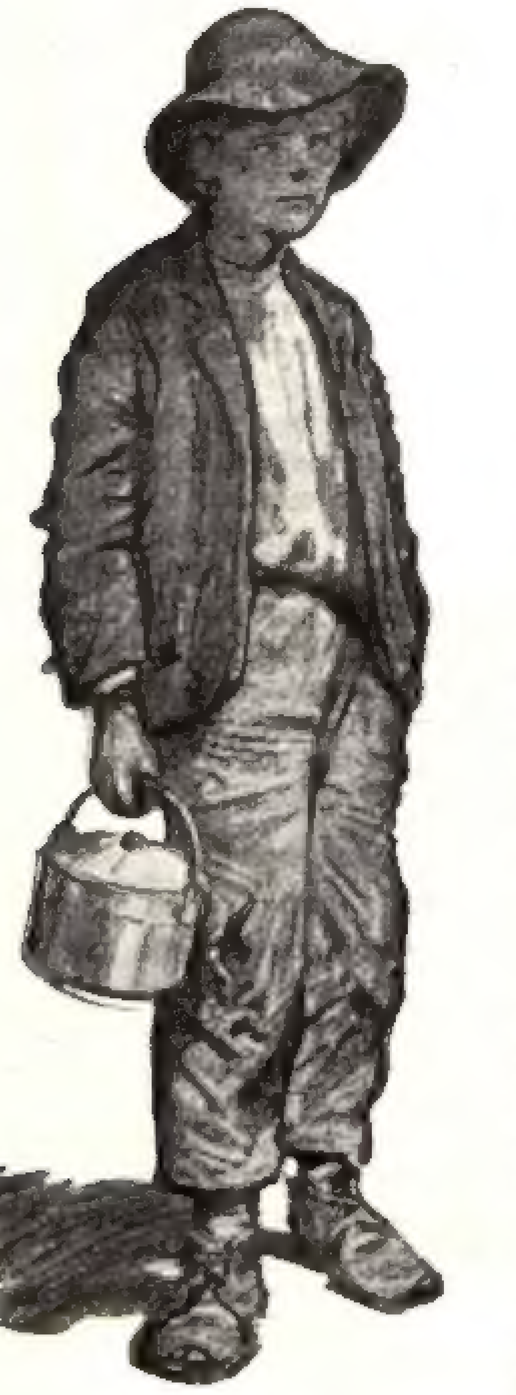
Volume 179 PHILADELPHIA, APRIL 6, 1907 Number 40

An Apostle to the Children

"Inasmuch as Ye Have Done it Unto One of the Least of These"

BY ALICE MACGOWAN



"BABY shoes—baby shoes?" echoed Ebless Frazee, the storekeeper at Hepzibah, in reply to a low-toned request. "Yes, I've got 'em. But," quizzically, "what do *you* want of 'em, Overholt?"

The big, fresh-colored man at the counter chuckled and made no reply.

"I'll bet Pap John's got a-holt of another orphan!" shouted Wesley Meddis. "Tell ye I'm plumb skeered to meet him—me the daddy o' six—if I ain't feelin' right peart, he's that hungry for orphans."

"Aw, law—hate to meet him!" put in Frazee, with twinkling eyes. "Ye needn't go so fur as that. I'm told he sot on yon side the gulch an' watched the cabin for a week when Sile Hawbush an' his wife had typhoid. Sile's got ten, ye know, an' some not overly good specimens. But thar John sot—or so they say—till the doctor went out an' told him it pos'*tive*-ly warn't no use waitin'; said on his professional repitation—or oath of office, or somethin'—that Sile an' Mandy had light cases, an' they'd be no orphans thar."

The tall, white-haired old man turned and surveyed the wits about the stove. "You-all think you're turrable funny, don't ye?" he inquired amiably. "I jest let you boys talk—I ain't denyin' none of it. Me an' Cornely has brung up seb'mteen—part-way. Look like about the time we git well started in with a boy or gal, some pesky kin comes along an' claims the chap. But now ——" He broke off, smiling, and shook his head, then began again: "I've seen most of you look considerable proud an' tickled when they was a new baby at the cabin. Well, I've got six! Yes, gentlemen, six. They's a big gal about old enough to save Cornely steps. The boy I got that thar barlow knife for is the likeliest little feller nine years old that ever you seen. He he'ps me like a man, chops kindlin' an' totes in trash for the fire, an' water from the spring. They's two little gals you'd think was twins, jest gittin' old enough to be good company; an' one baby that kin walk, an' one that's l'arnin'. I tell you, Cornely an' me is about the best fixed folks for chil'en on the side of Big Turkey Track mounting."

"Pyriton Croucher's chaps!" murmured Meddis.

"No, sir!" thundered the big man genially. "John Overholt's chaps! A nice, likely mess of chil'en, belongin' to John Overholt an' his wife Cornely. Pyriton ain't apt to want 'em, ef he should ever come back, seein' he desarted them an' their mammy. But when pore Vady knew she was dyin' she give me a writin'—she had a fear of the man—she give me a writin', with the preacher an' Doc Maness for to witness. Oh, the chaps is mine. Hit's the leetle one 'at I wanted the shoes for—seems like he'd have more courage to walk ef he had a luther shoe."

As the big man gathered up his bundles, stowed some in pockets and slung others in a sack across his shoulder and passed out, Meddis whispered somewhat apprehensively to Frazee, "Py Croucher's in town, Eb—would ye tell him?"

But there was no need. On the steps of the store porch Overholt was halted by a lithe, dark-browed individual who had slouched contentedly there evidently waiting for his emergence. A slow smile dawned on the gipsy face. The hands were rammed deeper into the pockets, the tobacco shifted, as Pyriton Croucher greeted the old man with:

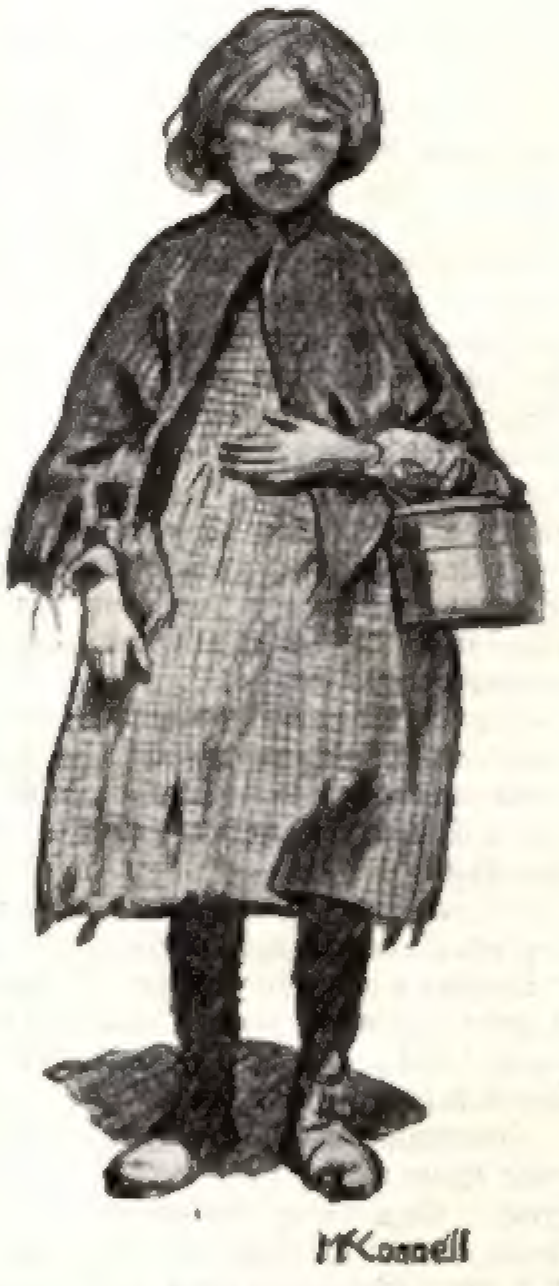
"The very feller I's lookin' for. They tell me you-all have got my chaps up at yo' house."

Christian charity circulated in Pap Overholt's veins along with his blood. He looked on the man who was the father of six good children, each with a proper complement of arms and legs, of eyes and ears, and pitied him that he knew not his own blessedness.

"Py," he began gently, "ye ort not to 'a' done Vady that-a-way like ye done her. But she's gone, pore soul, an' the chil'en are safe an' happy with me an' my wife. I reckon you must 'a' wanted mighty bad to see 'em all sence you've been gone. An' ef yo' wishful to come up with me an' see 'em now—I—I won't shet the door in yo' face." He stood looking down, losing something of his air of overflowing geniality.

"They all call me pappy, an' Cornely mammy," he said in a diminished voice; "but I reckon they could say pap to you—while yo' thar. Ye won't be stayin' long. Ye've got business to 'tend to."

"I shore have," asserted Croucher with emphasis, leading the way to where Overholt's fat horses and substantial wagon stood by the roadside. "The chaps is welcome to name you daddy, for all o' me. I'm obleeged to ye 'bout keepin' 'em for me. I jest come up from Glorianer to look after 'em."



Pap John was untying his horses. Something in this speech seemed to go against him. He turned it over patiently in his quiet, slow mind. Finally, he shook his head. "I reckon you cain't thank me for takin' keer of them chaps," he said at last. "I don't want to act hard to'ds you, Pyriton; but my feelin' is that you hain't no call neither to thank me nor to quarrel with me. The mammy of them chil'en give 'em to me. That's all they is to hit. That's all they ever could be."

Croucher leaned against the hind wheel of the wagon and looked amiably at its owner. "Mebbe I better not go up to yo' house," he remarked tentatively. "I jest want to git the run o' them chaps. The oldest one, hit's a gal—Vady—called for her maw. I know that. The next one is a boy, name' Martin Luther for my daddy."

Pap John surmised that Croucher desired to send some little gift to his children, whose mother he had deserted so many times that he scarce knew their ages or names. Also, the old man was touched because Pyriton relinquished so promptly the prospect of a visit to his family. "Yo' right," he asserted eagerly; "an' Vady done well by 'em—single-handed as she was most of the time. They ain't smarter, better growed chaps for their ages on Big Turkey Track."

The father brightened visibly. "That's what I wanted to find out," he said. "Vady's nigh on to fo'teen—ain't she?"

"'Leb'm—'leb'm last June," Overholt amended promptly. "But she looks like a gal of fo'teen, an' she's as smart as most at that age."

"The boy—Martin Luther," prompted Croucher. "I used to much him greatly, beca'se he was named for my daddy."

"Luthy's thrivin'," beamed Overholt. "He's nigh ten."

"The next 'un was borned the winter o' the deep snow," pursued Croucher reflectively. "I mind that. He must be goin' on to ——"

"Hit's a gal," said Overholt briefly. "She's but eight—risin' of eight. She was named for yo' mammy—Jane Ann. Looks like you might have ricollected that whilst you was thinkin' so much about Mart Luth."

"Well—well. The rest on 'em's babies—an' not havin' no woman to work 'em, I reckon this three'll do me," said Pyriton Croucher.

For a moment Pap John stood dazed, the lines in his hand, confronting the worthless father of his adopted children. "*Do ye?*" he said at last hoarsely.

Croucher nodded, with a hardy assumption of not knowing the blow which he dealt the man before him. "I told ye I'd jest come over from Glorianer this mornin' to hunt up my chaps," he sullenly reminded Pap. "At the cotton mill down thar they hire sich, an' them 'at has two or three—jest two or three common, ordinary chil'en—can live high on the wages. The women gits mo'; an' one o' them can work a chap at her side—I've seed 'em—down to fo' year old; but Vady's dead, of co'se—an' I think about the three oldest o' them chaps o' mine'll be all I can hire out, at present."

The old man fairly choked. "At present! All ye can hire out at present!" he echoed.

Pyriton backed off instinctively from the other's look. "Now, lookee hyer, Overholt," he grumbled. "Hit ain't in reason that I'm a-gwine to let my chaps work for you without any wages, when I can hire 'em out at the mill an' live well on what they bring in. Dast Pingree hain't been sober for a month—keeps a kag o' applejack in the kitchen. True, he's got fo'—but with my three, I ort to do well."

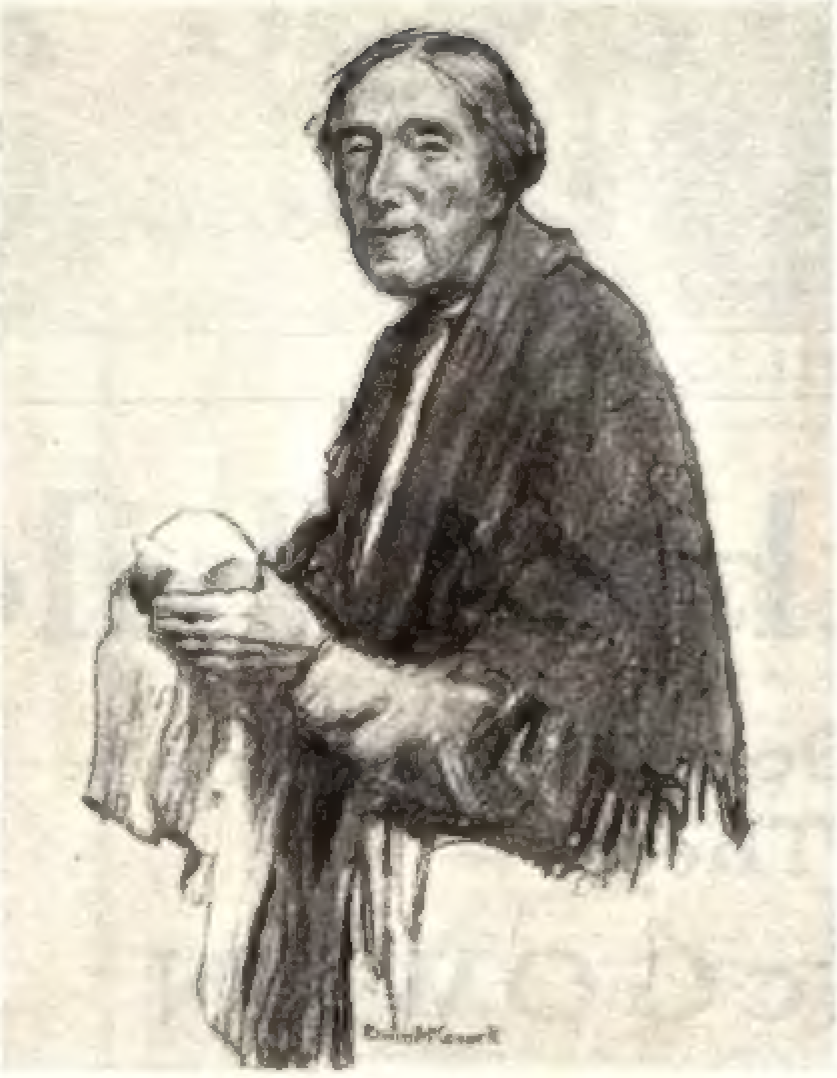
"If you say many *mo'* words like that to me, ye won't do neither well nor ill in this world much longer," roared Pap John, advancing suddenly upon Croucher.

The horses, feeling the pull of the lines he carried in unconscious hands, began to move, and required his attention. When he had them quieted, Pyriton was at his shoulder, whining:

"I never 'lowed you'd take hit that-a-way. The law reco'nizes my claim, ef you don't."

"The law," repeated Pap John, in rather a relieved tone. "I've got a paper hyer from Vady, makin' over them chaps to me. Ef I don't do a good part by 'em, you set the law on me, Pyriton Croucher; but keep 'em I will."

He turned and climbed to the seat of his wagon. Croucher in dismay clung to the front wheel and stayed him. "Hain't ye got no feelin', John Overholt?" he demanded.



Cornely

"You set up for to be a Christian; an' the Bible says, 'Chil'en obey yer parents.' The law gives me the use of 'em till they're twenty-one. When a man has brung 'em into the world, an' slaved to—to—well, when he's brung 'em into the world, hit's mighty hard to have 'em tuck away from him jest when they' gittin' up big enough to be o' some account."

Frazee had come out on the steps of the store, followed by the others. As they looked down at the two, Overholt leaned from the high wagon-seat.

"Pyriton Croucher," he began in a curiously gentle voice, "why the good Lord should leave you walkin' round an' take yo' pore wife away is one o' the mysteries He's kep' hid from me. But you ought to go home an' git down on yo' knees an' thank Him that I'm hyer to keep you from gittin' them little chaps an' hirin' 'em out in that thar child-killin' mill down at Glorianer, so you can be drunk three-thirds of yo' time without workin' for the need-*cessary* whisky. Ef you ever done a good action in yo' life—an' I greatly misdoubt hit—that's what this hyer mercy's a-being showed to ye for."

During this arraignment Croucher more than once cast deprecating glances toward the listeners on the steps, and made as though to interrupt; but when the old man finally paused, simple, naïve greed overpowered every other emotion.

"Ain't ye gwine to let me have my own chil'en? None on 'em?" he cried, in a voice that rose almost to a shriek. "I've been puny for a year. I'm as bar'footed as a rabbit. I got to hire out them chaps an' git me a roof, an' git in some kind o' shape. I cain't work—like I am now. I've got a misery in my back."

Overholt's keen, blue eyes rested on the splendid animal who hung at the front wheel, lithe and hardy as a beast of prey. He drew a long breath. "Ye ort to be ashamed to walk on yo' hindlegs an' talk like that," he said slowly. "A man that will speak of his own chil'en like they was so many mules or oxen belongs on all-fours at the swill trough. I've seed hogs 'at was better company than sech a man. Puny! Ef you ever name this to me ag'in, I vow I'll take my ox-gad an' w'ar it out on ye!"

He desisted, for the man at the front wheel, despairing of his point, had laid his arm upon the edge of the wagon-bed and was blubbering noisily into the crook of his elbow, an occasional "My chil'en!" or "A man's own borned chaps!" breaking out between gulps.

"Thar—thar—thar!" chided Pap John. "Quit that an' let me git away. I'd sooner hear ye cuss than listen at ye bawl. I forgive ye—bad intentions breaks no bones. I'll say again what I said: Cornely an' me won't shet the door in yo' face ef you want to see the chil'en some time."

But Frazee and those about him looked after the old man anxiously as he drove away.

"I'm afeared John's in for trouble," said Wesley Meddis. "The Gloriana needs hands; Scalf is up in the mountings with a wagon for 'em. He's movin' any family o' six free o' charge. Py come into town 'long o' him. Commonly Croucher'd run t'other way from them chaps o' his'n; but with the cotton mill payin' a bonus, he's bound to have 'em—livin' or dead."

II

THAT evening, far up on the side of Big Turkey Track, in the great kitchen, with its genial fire upon the broad stone hearth—made grateful by the chill which, at that altitude, evening brings, even in summer—waited upon by Cornelia and the children, running over with bliss as he fitted the small leather shoes on the baby's bits of dimpled feet, and displayed the purchases for the older children, in brief asides Overholt told his wife of the meeting with Pyriton Croucher.

"Ye didn't let yerself git riled nor excited, did ye, Johnny?" she murmured apprehensively.

"I didn't let myself—I jest got a leetle that-a-way without no lettin'," confessed Pap John. "I was mad, an' I shore give Py my mind. He bawled like a young-un. They ain't no harm in Py—'ceptin' that he won't work, and he loves liquor."

Cornelia watched her husband with troubled eyes. Always before her was the doctor's verdict that he had a failing heart, and that sudden anger or great grief might at any time kill him. She and John were no longer young. They had many years of faithful, loving companionship, alone together, to make strong the bond which was between them; for in youth they had buried their first and only child; and the orphans, or half-orphans, which they had partly raised were now fledged and gone from the nest. That anything should threaten John must, in Cornelia's thought, be much more terrible than trouble which menaced only herself or the children.

"Honey," she began gently, "I wish't you'd go back down to Hepzibah an' talk to Squire Cannon—I'll go, too. He's a honest man, an' he knows the law. I don't want to worry you, but I'd feel a sight easier in my mind ef I knowed what the squire says."

Yet John Overholt's mood of elation held through the clearing away of supper, the putting to bed of the little folks. In the morning, pathetic Vadia, who had the night before caught the drift of what was told, begged that they would go at once to the settlement to make sure. Plainly she and Mart Luth had held counsel together over night; and they now feigned great eagerness to show maw and pappy how well they could keep house and take care of "the chaps" all alone during the parents' absence. And so, without having quite intended it, Overholt and his wife found themselves started down the mountainside before the pink of sunrise had faded from the sky.

Squire Cannon, a tall, thin, old man, with slant brows above solemn-dark eyes, and a long, white beard that covered his shirt-front and concealed the absence of collar, tie or vest, was sitting alone in the small clapboarded office on the one main street of Hepzibah. He greeted them listlessly with the grim, tactless melancholy of the pessimistic Southern mountaineer.

"Hain't no chance of holding them children against their own daddy—backed by the cotton mill," he declared, when Pap John had told his story.

"Show 'im the paper, Johnny," prompted Cornelia. "We got a writin' from the chil'en's mammy," she explained anxiously.

"No manner o' 'count," put in Cannon sourly, as Pap John drew out and opened the wallet that contained it. "A wife can't sign away the children from her husband. Hit would be a pretty law that gave the women such a right."

"But he desarted 'em," argued Cornelia.

"So does many a man. There warn't no divorce. He'd be livin' with her again now, I doubt not, if she hadn't died off." As he spoke he was giving the document a cursory glance; a paper made by one woman and put forward by another was scarcely worthy of a man's consideration.

"This ain't rightly a law case," he said, as he pushed it back toward Overholt. "The cotton mill wants hands—and Croucher wants money. They'll back him, if it comes to a trial."

"How—how, back him?" pressed the mountain man, bewildered. "Ain't the law the law?"

"Well, if it ever come to a trial, hit'd be a jury case," said Cannon. "The mill folks'd see that every man on that jury was a feller with children of his own in the factories. Don't ye see?"

"But the judge—the judge; he ——" appealed Cornelia brokenly, as she saw how terror mounted in her husband's face.

"Um-m, yes. The judge. Well, Doak's a politician. He's elected to his office by the people. What he wants is votes. The children—God help 'em!—cain't vote. But their daddies can. Them that thinks as you do about child labor in factories and mills ain't so very likely to hear the decision of Judge Doak's court. But the millowners will hear it, and the sots an' rogues that hires them little children to the factories, an' lives off o' their earnin's; an' they swing a big vote. And the men on Doak's jury, and the loafers in his co'troom, will be worth his passin' his bows to. Doak'd find against ye—he'd never fail, if it came up before him."

"Pyriton won't sue," urged Cornelia feverishly. "He's got no money for to buy a lawyer."

"But the cotton mill has," supplied Cannon laconically. "He needs but to promise the chaps to 'em—three, did ye say? Oh, they'll furnish him a shyster for that. If you've got anything to spend on it, you'd better buy the man off, or ship the children out of the country. That's the only way I see."

Cornelia had been making signals to the squire to soften his statements. But he followed the customs of his clan and class by disregarding the feminine visitor entirely, and addressing himself to the head of the house. Pap John rose and stood with a hand on the back of his wife's chair.

"You wait for me hyer, Cornely, honey," he began in a troubled tone. "I'm a-gwine over to Glorianer. Croucher wouldn't care to take the chil'en from us only that he can hire 'em out at the mill. I'm a-gwine to see what can be done about that."

The squire stretched up his chin, and rubbed his beard reflectively. "I wouldn't, Overholt," he said.

"Ain't they no law on that?" queried the old man anxiously; and his wife, noting the tremulousness of his tones, rose and stood beside him.

"No. Not in Georgia. They've been tryin' to get one; and time I run for the State Legislature I had every old puny man and every old widder woman in the county, look like, pesterin' after me not to vote for it. Old mammies that stands high in the church mighty nigh cussed me out in advance if I fooled with any Child Labor measure. To such it appears a sort of millennium, when they can hire out their children and live at home at their ease."

"I must git over to Glorianer, and see that thar man 'at runs the mill," said Pap John hoarsely. "Cornely, you wait for me at Frazee's store. I won't be long, honey. Hit's but three miles."

III

ALEXANDER BARR, a native of Canada, sat in the office of the Gloriana Mills, and regarded with some vexation a tall, white-haired old mountaineer who, refusing a seat, continued to stand and talk to him about the children employed in the factory of which he was superintendent.

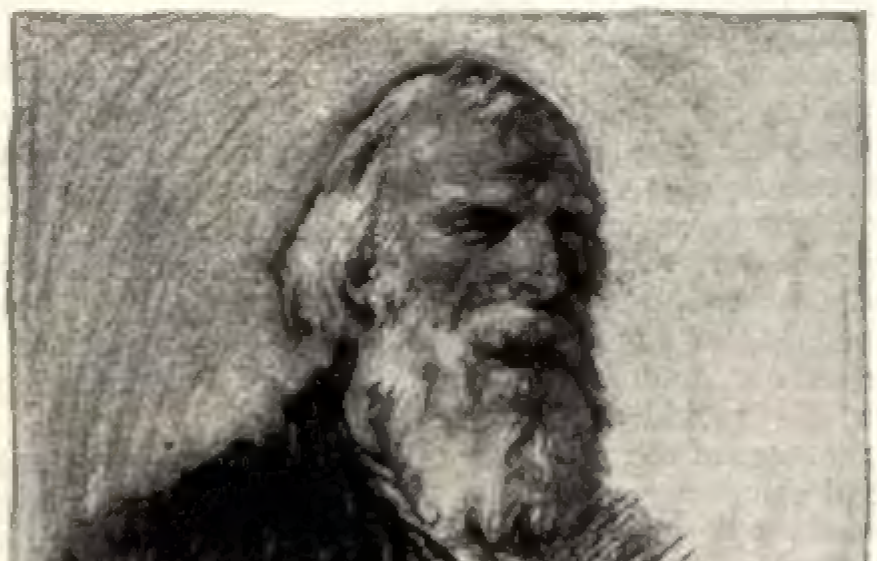
"What do you expect me to do about it, man?" Barr inquired testily. "These people come in here seeking work for their children. The parents give their ages—how else are we to know them?—but the age is always asked, and the Gloriana doesn't hire them under twelve—except where they simply come along with their mothers to—to help."

Pap Overholt remembered with a sinking heart how he had fondly boasted to Croucher that Vadia might be taken for fourteen, and Martin Luther looked like a boy of twelve. And that "to help" of Barr's—that was what Croucher meant when he said that a woman could "work a chap at her side down to fo' year old."

"And ye take the word of them folks that fetches their chil'en in here to hire 'em out so as to live on the little fellers' earnin's?" he asked mildly. "Ye take their word!"

"See here," said the mill man irritably, "the boys and girls in the Gloriana are better off than half of the children in your own neighborhood, I'll wager."

Pap John nodded and looked down kindly at the man in the desk-chair. "I don't deny," he said, "that in the mountings chaps sometimes goes half-fed, half-kivered, and are bad mistreated. Plenty of 'em git no decent raisin'. Sich goes on anywheres in the world that folks is pore and ignorant. But you ain't responsible for that. And in the mountings, them that's scarce got meat and bread can have God's clean air to breathe, 'stid of a mess of cotton lint; the airth won't tremble under they' feet like yo' mill



Pap John

floors, and they ain't in that hell of roarin' noise. My Lord! Mr. Barr, I seen some chil'en in that thar mill—wish't now I hadn't stepped my foot in it—that looked like they's a *hundred* an' twelve, to go by looks. Po' little swivelly, runted critters, scarcely able to tell a body they' own names—most dead enough to be buried."

"Who took you through the mill?" inquired Barr sharply. "It's against the rules."

"Is it? Why?" came the quick, soft-spoken demand.

The superintendent looked down and flushed uneasily. "Since this hue-and-cry about child labor in the Southern cotton mills has broke out, people go through the rooms and then make trouble for us. A newspaper-woman came here last week and disguised herself to get in."

Pap Overholt's eyes were painfully bright, the red in his countenance, which used to glow like a winter apple, was deepening to a single fiery spot on the cheek-bone; his breath was labored. Yet while there was a good fight to be fought, the old man himself never noted these warnings; and Cornelia was not there to see.

"I reckon they thort I had chaps to hire," he said reflectively. "They took no care to keep me from seein' the chil'en, and bragged about how small a chap could sweep that thar lint 'at's what they git to breathe instid of air, and tote bobbins to the looms. I didn't need no disguise to git in; but if I can make ye trouble—I will."

Barr's look was angry. But before he could offer any reply a stout, wholesome girl of eight put her laughing face in at the door to remind him that it was dinnertime, and mamma would be waiting. Overholt turned to the father as the gay, rosy little messenger withdrew.

"And that's *yo'* little gal," he said gently. The tone was a reproach.

"My own child," retorted Barr, answering it rather than the words. "I brought her into the world—I'm responsible for her."

"Yo' own child—responsible for her! Ah, Mr. Barr, that's a shaller view—a shaller view! You ain't looked deep enough into this thing—beca'se I can see you air a good man. Who's responsible for these hyer chil'en that's bein' stunted and killed in yo' mill, and mills like it?"

"Their parents," supplied Barr briefly. "I'm not."

"Parents—parents! They hain't got none. The men and women that comes a-leadin' the pore little souls to hire 'em out—they couldn't rightly be called fathers and mothers. But you know what The Book says—'More air the children of the barren.' Sometimes I think that's what the Lord meant. All the abused chaps that's forsook and misused by their own air the children of the barren. I hain't got son nor daughter of my own—livin'; but befo' God, any child that's bein' abused is my child!"

"See here, Mr. Overholt," said the Canadian doggedly, "I am not favoring this thing of working children under age. I think it's wrong. I'm opposed to it."

"Then if Py Croucher laws me, and gits my chil'en away from me and fetches 'em hyer, you'll refuse to take 'em?" It was the question the old man had begun with. A dozen times since he had put it in varying forms, and had as yet received no answer to it. Barr now rose in anger.

"I couldn't promise you anything of the sort," he said stiffly. "I don't do the most of the hiring—the various bosses do that. I may not even be here when those children are brought in. I never make promises I can't keep. I'm going home to my dinner. Good-day."

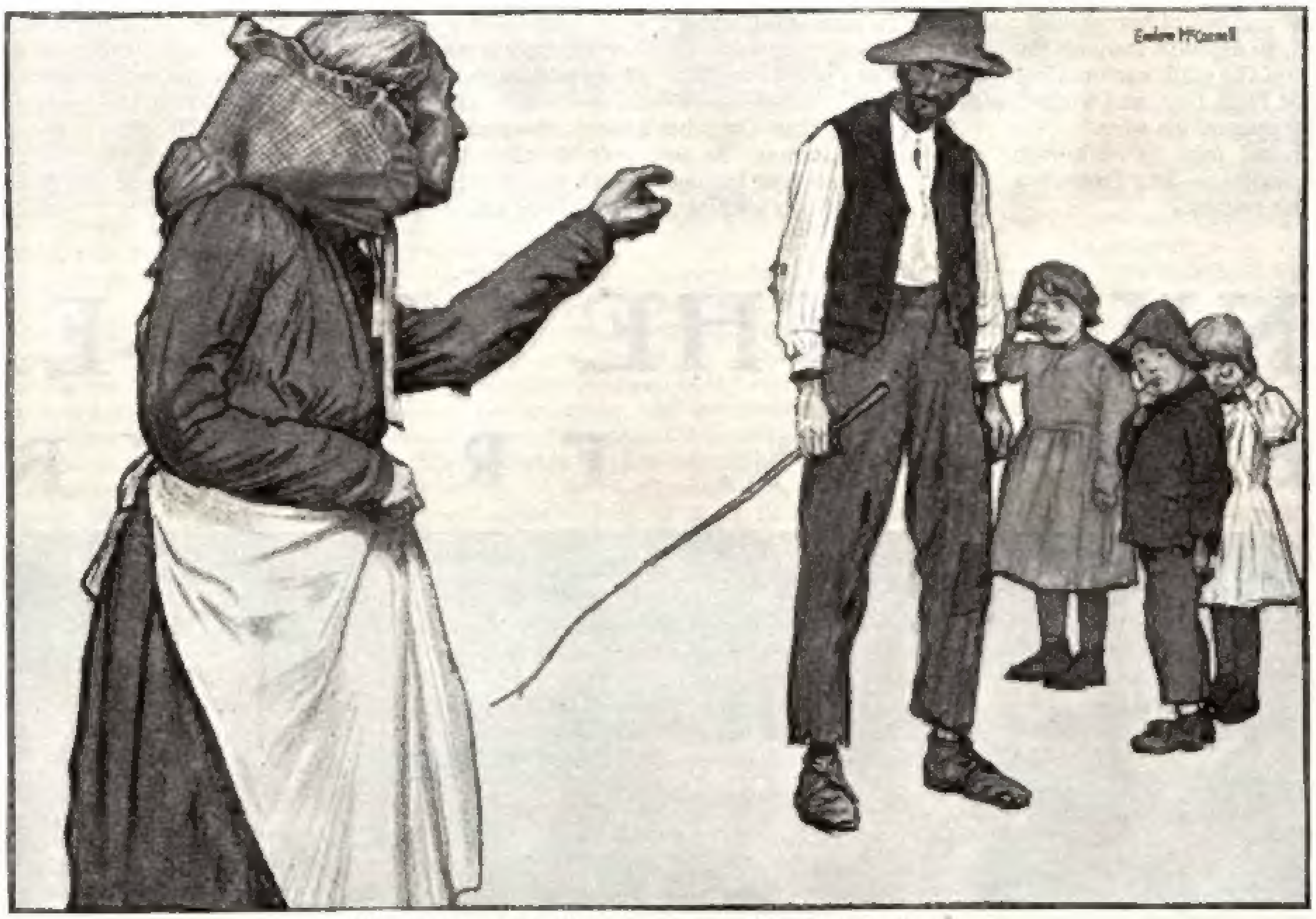
And pulling down the roll top of his desk, he picked up his hat and walked out of the office without a glance behind.

IV

IN FEVERISH anxiety Cornelia had finally walked a long way down the road when she got sight of the returning team. From afar she read failure and discouragement in every line of the tall figure on the seat. She stood under a tree by the roadside and, with tender, apprehensive eyes, watched him come up.

"Don't ye werry, Johnny," she said softly, raising her wistful old face to his as she climbed up over the front wheel. "Don't werry, honey; we've got the chaps. Ef we cain't do no better we'll offer to let Py stay in one o' the tenant houses."

"An' work fer his livin'?" asked Pap John gloomily. "He'd never do it in the world. I've seen to-day what put him up to this meanness. They tell me they's people at Glorianer a-hirin' out six and eight—even ten—chaps to the mill, and nary one their own; jest picked 'em up hither and yan for what they can make outen 'em. Why, Cornely, they's chaps in that thar mill 'at won't live more'n six months!—pore little white, crazy-looking critters, with a skin like the cotton cloth they're a-weavin'; coughin' every breath they draw, mighty nigh—an' some big, stout, sot of a man livin' on what they airn! Did ye know that the floor trembles in that thar factory till it gives a body a sorter sinkin' at the pit of the stomach? Ye cain't hear yo' ears—but they say that the shakin' is the hardest on the growin' chaps, beca'se they've got to run back and fo'th, back and fo'th, and tend on them 'at stands by the looms; and the white lint a-flyin' till a body comin' in out of the cl'ar air'll sneeze and cough, and ketch his breath. That's whar Py Croucher aimed to send my chil'en."



"An' He Laughed in My Face, an' 'Lowed He'd Lef' Ye Three"

"Take the short way, John," put in the old woman softly. "I didn't do no tradin' at the store."

Overholt turned into the mountain road. He pushed the hat off his damp forehead and glanced apprehensively at the western sky. "Hit's later than I thort—wonder how them chaps at home is a-makin' out," he murmured, and hurried his team.

When the low log house once more came in sight, Cornelia scanned the place with anxious gaze. "I see a waverin' over the chimbly—that thar *is* smoke," she said reassuringly. "They've jest let their fire go down, like chaps will."

Her husband looked, wistfully; perhaps the children were playing at the spring branch back of the house; but, somehow, the place appeared strangely desolate.

At that moment the old hound rose from beside the doorstone and trotted gravely down to the approaching wagon. Cornelia's eyes went past him to a huddled something on the step he had left. "I vow!" she said a little sharply. "Vady and Mart Luth must 'a' gone off som'ers and left them little 'uns to take care o' theirselves," for the baby that could walk and the one that was learning lay in a forlorn heap before the closed door of the cabin. "Hit's all right, Johnny—they ain't nothin' the matter. You jest go an' put up yer nags; I'll see to the chil'en," she cried, as she climbed down and hurried toward the house.

But Pap John came running after her, while the horses stopped in their tracks to nibble grass. As she lifted the sleeping baby he caught up the little girl, scarce older, whose inadequate, small arms had been supporting it.

"Whar's Luthy and Vady and the others, Loreny?" he whispered, looking into her flushed, tear-smirched little countenance.

The child pointed down the road, shook her head, and clung around Pap John's neck, sobbing.

"Whar's Jane Ann an' Penny?" asked Cornelia tremulously.

"Penny done gone to find pappy. Penny come back by-um-by," faltered small Lorena.

"That's hit, John," urged Cornelia, leading the way into the cabin. "They-all have run through the bushes down to'ds the road for to meet up with us, an' missed us somehow. They'll be hyer d'reckly." Already the old woman was reproaching herself for leaving the household in charge of children, however willing.

The baby had evidently wept himself to sleep; his eyes and his round cheeks were scalded and swollen with tears. Little Lorena could not stop crying, but sobbed and caught first at pappy and then at mammy, urging, "Reny skeered. Reny want pappy—so—o-o bad!"

As the two old people tended upon the children, there came the patter of bare feet in the door yard. "Lord, hyer they-all air!" cried out Pap John in relief. But it was only five-year-old Penny, who ran in to say between choking sobs:

"Oh, pappy—oh, mammy!—I thort you-all thest never would come. He—oh! oh!—he tuck Vady an' Mart Luth an' Janey down the mounting. An' oh! oh! I runned an' runned to git to the Bench cabin—see would Aunt Haley come an' make him stop."

John Overholt rose and laid the child in his arms down upon the bed. "Who's been hyer? Who tuck Vady an' Mart Luth an' Janey away?" he questioned in a shaking voice.

The old woman whom the child had gone to summon now appeared at the open door. She was trembling from head to foot, a pitiful creature at the best, and only suffered in the Bench cabin by the Overholts as a matter of charity.

"Py Croucher," she quavered. "I come, fast as I could. But he'd done got 'em out an' a-goin'—we met him in the road. He"—the old voice failed a little; she shook her head—"he was drivin' them chaps along with a hickory." She caught Cornelia's eye and hastened to add, "I never seed him whup none of 'em. He jest threatened an' told 'em he was their daddy, an' they'd got to come 'long o' him. An' I says, 'Py Croucher,' I says, 'John Overholt is a-gwine to git ayfter ye fer this hyer meanness. Jest you drap that thar hickory an' let them chil'en go back whar they' well taken keer on.' That's what I says to him. An' he laughed in my face, an' 'lowed he'd lef' ye three. He kep' a-laughin' all the time—I suspicioned he was a-drinkin'."

"Whar was he goin'?" cried Pap. "Them chil'en couldn't walk to the settlement."

"He said Scalf's wagon from the Glorianer was a-waitin' for 'em down below; an' atter he'd gone with 'em, Penny an' me sot on the bluff an' watched, an' we seed the wagon come a-past 'way down on the Big Turn. An' all o' them pore little critters ——"

"Don't, Aunt Haley—don't say no mo'," cautioned Cornelia, for John's lips were sucked far in over his teeth, his eyes roved from side to side of the room, like the eyes of a man trapped and in pain. "We'll git 'em back—you know in reason we'll git 'em back, John," the poor wife went on. "Whilst I quiet these hyer babies and feed 'em, you go out an' tend to yo' nags, honey. Nothin' gwine to hurt the other chil'en befo' we-all can git 'em back."

John Overholt rose and put his hand vaguely to his brow. The spots of red, which had burned upon his cheek-bones ever since his interview with Barr, had begun to take on a faded, purple tinge.

"I'll feed the nags, an' foller 'im," the old man said uncertainly. "Git me a cup of coffee, Cornely—right strong. I'll be back to drink it soon as ever I've fed the nags. Reckon I might ride that thar young mule—but then they'd be no way to bring the chil'en back with me. No, I better take the wagon." And murmuring thus brokenly, he went out.

Cornelia made his coffee and worked over the children. She sent Aunt Haley back to her cabin on the Bench, because she could not bear the heart-breaking details with which the old woman continued to load her. Little Penny was just dropping off to sleep when the coffee-pot, standing neglected upon its little bed of coals on the broad hearth, boiled over indignantly into them, sending up a cloud of steam and ashes, and reminding Cornelia that Pap was not yet returned. She rose with a cry which wakened both the older children.

"Lay down, honeys," she said wildly, "whilst I go out an' see what keeps pappy."

She shook so terribly that she could scarce light the bit of candle and fix it into the old lantern. She ran toward the low log stable, stumbling, panting, gasping out his name. Once she fell, the lantern flew wide, and when she had regained it the candle was missing. Then she must grope long on the dark ground before she could find and carry it back to the hearth and relight it—while every moment might mean life or death to John.

Come at last to the stable door, she harkened an instant, trembling. A sound of stertorous breathing came to her, striking upon her heart like blows. She followed it up, and found her man lying in the stall, his gray head not a foot from his horses' heels. His eyes were closed and looked sunken, and his loud, struggling breath was dreadful to hear. The wife knew the nature of the seizure; she had seen it before. Its first appearance had sent them hurrying to Hepzibah to the doctor.

Cornelia, a slight old body, put her arms under his big shoulders and dragged her tall husband out of harm's way; it was impossible for her, unaided, to attempt moving the six-footer. She made a sick-room of the stall, surrounding Pap with clean blankets, laid upon fresh hay, and worked frantically over him till he finally opened his eyes.

So great is the power of physical pain to obliterate mental distress, that the old man smiled up into Cornelia's face, forgetting for the moment his trouble.

"Did I skeer ye, honey?" he whispered. "I'm mighty sorry. I"—he panted a little—"I shore was in turrable misery. I thort for one while my time had come. But I'm feelin' tol'able peart now. I'll git up and go in the house d'rec'ly. Hark ye! Ain't that the chil'en crying?" With the words his misery flowed back upon him, and he moaned: "Go in to the chaps that's left. They's nobody to harken when pore Vady or Luthy or little Janey cries to-night."

V

WHEN the storms of the mountain winter were roaring through the gulleys, piling the ravines of Big Turkey Track deep in snow, John Overholt crept up from his long illness and prepared to go down to Gloriana after the children.

"I'll die if I set here much longer, and that's sartin sure," he answered to the poor old wife's protests. "I tell ye, Cornely"—his voice changed as abruptly as that of a boy who scarce yet controls the bass of manhood—"I tell ye, honey, I'm a soul in hell when I think of them chil'en in that mill! And it's all I can think on. Hit's befo' me day and night. I allow hit may settle the thing one way or t'other for me to git up and go down thar and *do* somethin'."

Down in Pyriton Croucher's shack, the man on the floor gurgled and snored; he was very drunk. A small boy, his frost-bitten feet bandaged with soiled rags, and over them strips of tow sacking, stepped back and forth across the prostrate form, getting together the scanty ingredients to mix a batter of corn-meal at the table. His stubby, clumsy fingers let fall a tin pan with a resounding crash.

"Oh, Mart Luth!" wailed a little girl from the bed, "I'd jest napped off. What do make you make sech a noise?—honey," she added with quick compunction.

"I was a-tryin' to stir ye up a pone; ye never eat none o' yer lunch last night," said Martin Luther apologetically. "Looks like my hands is as lame as my feet. I jest drap everything I pick up."

The girl turned, moaning and coughing, on her side. "I don't want nothin' to eat; I jest want to sleep!" she cried. "An' Virgilly Ann's baby hit hollers an' hollers."

The sound of an infant wailing in the next room, the monotonous thumping of a straight chair used as a somewhat tempestuous rocker, the thin, nasal whine of a droning lullaby, all mingled with the noises from outside. Vadia shuddered and drew the covers over her ears, then gasped, coughed and pushed them down. "I wish't I could lay in mammy's bed up on Turkey Track—for one hour," she whispered. "I bet I could sleep thar."

Suddenly, shrill whoops from Martin Luther roused her; usually the most considerate of brothers, he was hobbling swiftly from the room, crying with utter abandon, "Oh Vady! Oh, git up an' look! jes' lookee—lookee!" And then followed the tones of a voice that brought her little bare feet out on the floor with a spat; she caught a shawl

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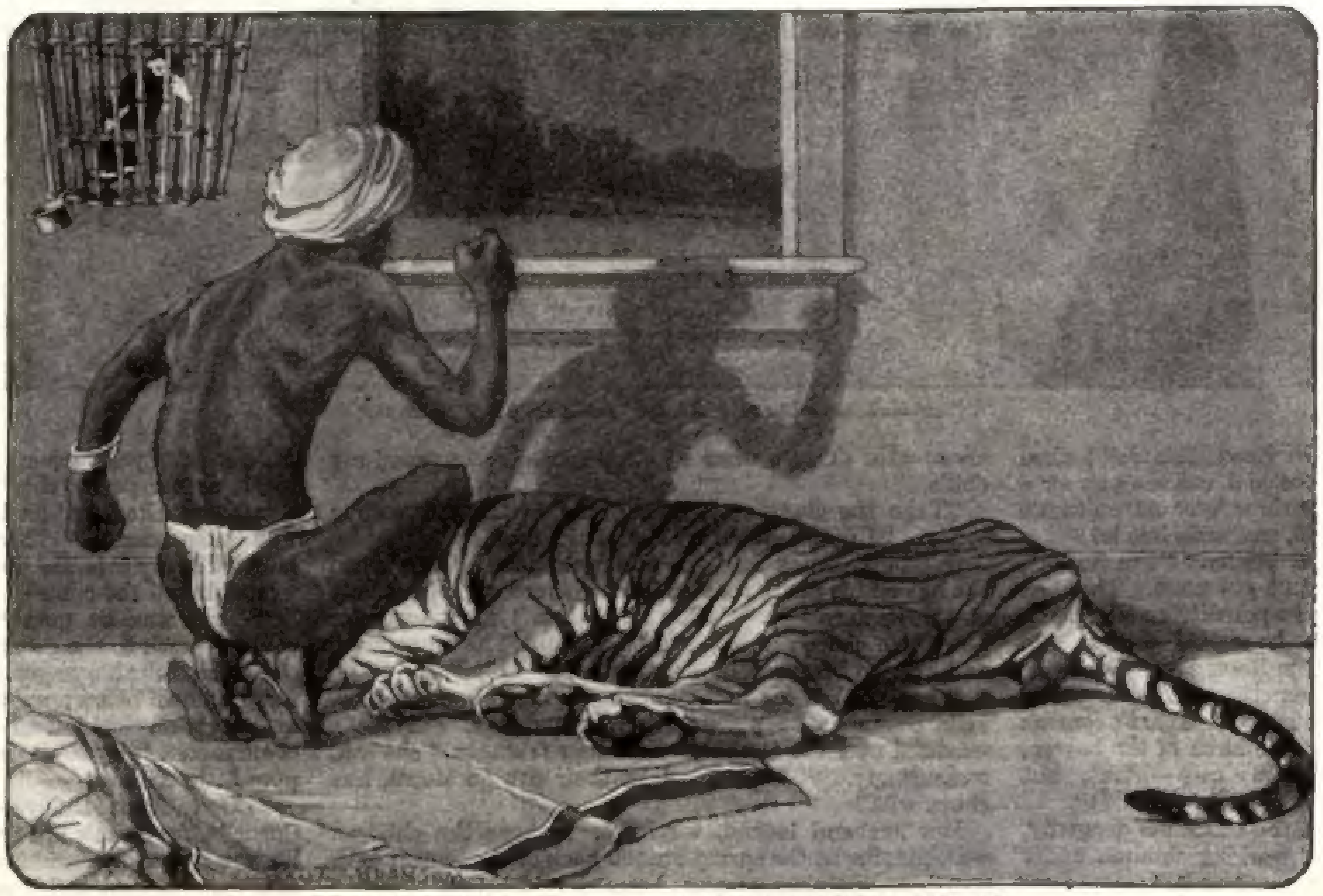
EK ANKIE, THE MAN-EATER

BY W. A. FRASER



The Little Engine that Drove Those Terrific Muscles Had Been Shut Off

MY BEARER had remained behind in Calcutta to bury his mother, or it may have been his grandmother, it being altogether a visionary death, I was sure; so, when Baboo Sen brought Lathu to me at the Dak Bungalow at Kyouk Phyou the day of my arrival, I cheerfully accepted the little yellow man.

"Lathu plenty good boy," Baboo Sen explained; "proficiency in English lacking, also Hindustani *nil*."

This was somewhat awkward, for I was both lacking and *nil* in Burmese, Lathu's language.

The Baboo had scarce finished speaking when a harsh, rasping voice cried: "Ho, Baboo Sen! *chor hai!* (a thief). Myna wants a drink. Ha, ha, ha, ha! Baboo Sen!"

This patter came from a glossy-black, yellow-beaked hill myna that clattered restlessly about a bamboo cage on the veranda of the bungalow.

"He is much given to expostulate," explained Baboo Sen, nodding his head toward the bird; "but he is a good watch-dog."

I stared in astonishment at this peculiar qualification. Baboo Sen saw my puzzled look and explained: "In Kyouk Phyou is plenty much *budmash* (tough), but if myna is in your room here, sahib, no thief can come—myna will cry out '*chor hai!*'—that is because he is afraid."

Baboo Sen waddled off on some errand to the Bengali village that was buried in a fringe of coconaut trees half a mile along the shore. I had my dinner, and Lathu drew the *charpoy* on which I was to sleep from the wall, brought the garrulous myna in and set his cage upon a table. But as Lathu closed a window I stopped him with an exclamation of dissent; even with the windows open I almost gasped for breath in the heavy, sultry Burmese night.

At my objection Lathu came forward to the table at which I sat, and closing one eye in his flat, moonlike face stared at me diabolically out of the other; then he bared his teeth in what might have been intended either for a smile or a snarl. He gave expression to a guttural "Wah!" pointed to the window and then to his closed eye.

I read the riddle of his pantomimic performance and nodded my head in acquiescence; Lathu closed the windows, salaamed, and disappeared toward the cook-house.

Then I arose and threw the sash up, saying to myself: "Lathu thinks this damp night air will affect my eyes; even if it does, better that than smother with the heat."

How ghastly dead and still the room was; so silent that a little slate-colored lizard running up the wall cast whispers from his feet, and the myna's claws clicking restlessly upon his bamboo perch sounded loud and vibrant.

I leant my elbows on the window-sill and thrust my head through the casement. Almost as great a stillness hung without. A wide stretch of sand, ghostly white in the moonlight, reached from the bungalow down to the edge of the waters that scarce rippled where they met the shore. A dozen giant cassarina trees stood in a row like huge sentinels just where the sands changed from tumbled roughness to the smooth high-water mark. In their upper harplike boughs a strayed flutter of night wind just whispered a scarce-audible dirge of the sea.

Suddenly, a turmoil of noises came to me from the fringe of palms that held the Bengali village; a thunder of tom-toms, the wild squeal of a cholera horn. I saw the thrust of a red tongue of flame, and presently the deep boom of a muzzle-loader. Lights darted here and there; there was the gleam of blazing torches; the mob clamor of many voices.

"The opium *wallahs* are on the rampage," I muttered to myself, "or else the Burmese are cleaning out the Bengali village."

For half an hour I hung in the open window coaxing with spread nostrils what little of the perfumed air I could into my hot lungs. Even the perfume was stifling; the white blossoms of the frangipani, the jasmine, the champak all threw their sensuous breath upon the night air till it seemed thick; something to quaff rather than to breathe.

The uproar in the village had ceased; there was still the drone of tom-toms.

Suddenly a gray shadow flitted across the white sands, and was swallowed up in the deep shade of a tamarind tree that blotted the moonlight just at the end of the bungalow. Then another and another—jackals; I heard the last one whimper as though in utter fear.

I turned at the noise of a step on the veranda at the other side of the bungalow. It was Baboo Sen with a villager carrying a light.

"Hello, Baboo! what's wrong?" I asked.

"Plenty much catastrophe on the village," Baboo Sen replied, and his eyes were rolling in excitement.

"Dacoits?" I queried.

"*Bagh*—tiger, sahib; ferocious man-eater."

"Hah, Ek Ankie," Baboo Sen's companion interjected.

"Yes, sahib, he is plenty bad tiger; he is called 'Ek Ankie'—one-eyed, because one orb of sight has been rendered useless by spear or other weapon of offense."

"What did the tiger do, Baboo?"

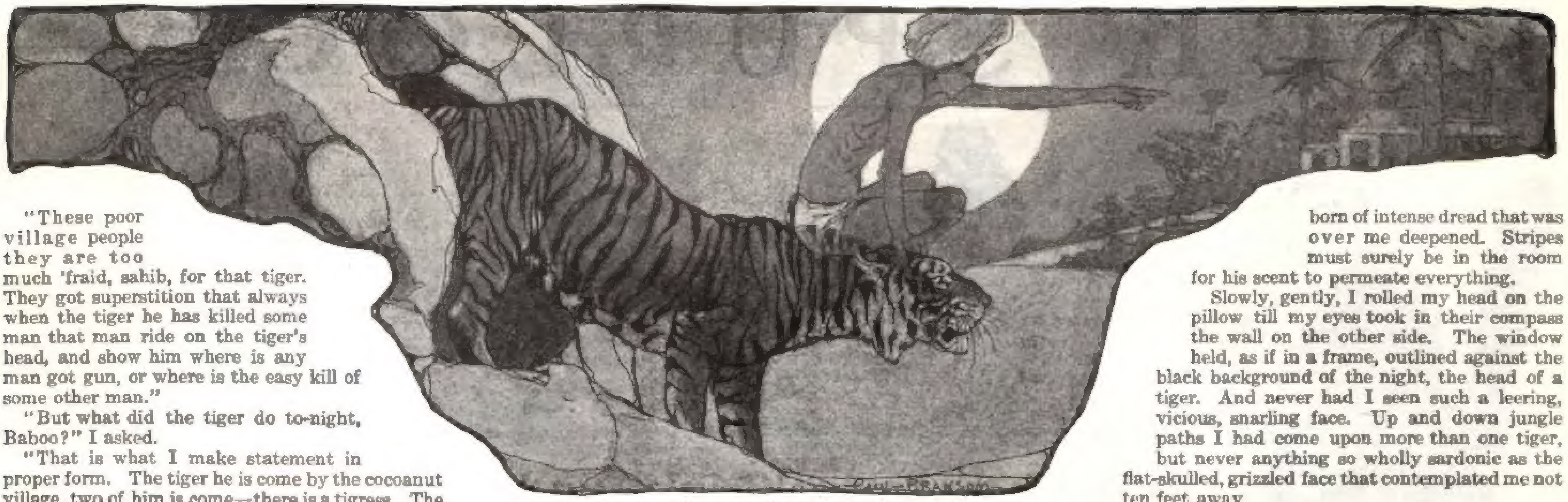
"He is charge through the village, sahib."

"Did he kill anybody?"

"Till official count is made, sahib, statistics cannot be compiled absolute. Some mans or some child is go here or go there, and it cannot be declared official till the whole truth is demonstrate."

Baboo English was not a thing to stand up to, for it is of a long-winded and most complicated nature; so taking a seat upon the *charpoy* I begged Baboo Sen to rest himself in the chair and tell me about Ek Ankie, the man-eater.

"He has killed about fifty men, sahib—women and child included." I smiled inwardly at the exaggeration.



"That Man Ride on the Tiger's Head and Show Him"

"These poor village people they are too much 'fraid, sahib, for that tiger. They got superstition that always when the tiger he has killed some man that man ride on the tiger's head, and show him where is any man got gun, or where is the easy kill of some other man."

"But what did the tiger do to-night, Baboo?" I asked.

"That is what I make statement in proper form. The tiger he is come by the cocoanut village, two of him is come—there is a tigress. The tigress she is stopped at one side; Ek Ankie he is possessed of duplicity—he goes around to the other side in the jungle, and with sudden vociferous roar he is make charge right through the street. But Buldoo—he is the shikari man—Buldoo fires his gun, and the *guru* (priest) he is play the cholera horn; perhaps the tiger he is not catch somebody."

"Why didn't you shoot the tiger, Baboo?" I asked, chuckling inwardly at the grotesque figure the fat Bengali would have cut with a rifle in his hand.

"Your servant is not prepare, sahib. If I have Buldoo's gun I will shoot absolute—the tiger will have no chance; but I am not prepare. Many times before I am going to shoot that tiger because he is nuisance, eating men, but I know from official report, *huzoor*, you were coming, sir, so I am saving the tiger for you, sahib, to get all the glory and the *Kudos*. Ek Ankie is bad, depraved, and many times I will shoot him, but ——"

A sudden uproar sounded from the veranda. There was a scuffle, a snarling yelp, and Baboo Sen with a yell of terror plunged between my legs and under the *charpoy*. The villager sprang nimbly through the open window.

At that instant the door opened, and Lathu stood salaaming with a deprecating abnegation.

"Ho, Baboo Sen, come out of there!" I called. "Here is Lathu."

The Baboo crawled from under the bed, rubbed his fat paunch, and said: "I thought it was Ek Ankie, sahib. I sprang to get the sahib's gun that is there under the *charpoy*, and I slipped and fell. I have hurt myself—I was too exhaust to rise."

"You were in a blue funk, Baboo," I said impatiently. "Ask Lathu what he wants."

"He says, sahib, that he saw the window open just now when he was going to the cook-house to sleep, and he wants to shut it. He struck some animal just now with a stone."

"Why close the window when it is so hot, Baboo?"

"These foolish man he is too much plenty 'fraid—they are coward fellows. He say perhaps Ek Ankie will come into the bungalow."

"He's a fool, Baboo; and I believe you're another. You're all in a blue funk."

"No, sahib; I am brave man—not afraid."

"God save the Queen! Ho, Baboo Sen!" the myna rasped, as he had a dozen times as the Baboo talked.

"Well," I said, drawing my gun-case from under the bed, "we'll go in the morning, Baboo, and have a look for Mister Stripes. We'll decide what to do—either beat him out of the jungle, or bait him under a *machan*."

Half-consciously, as I spoke, I coupled up my double-barreled "Express," and turned out a box of soft-nosed cartridges.

"Tell Lathu to have a cup of tea ready, and call me at daylight," I said; "we'll get around before it gets too hot."

I let the Express lie across the gun-case just underneath the *charpoy*, told Baboo Sen to take Lathu and clear out, drew a chair to the head of my bed, put the lamp upon it, turned the light low, and stretched myself upon the fine-woven Penang matting that served as sheet.

The dimming of the lamplight had checked myna in the middle of some expostulation, but still I could hear his hard claws clicking on the hollow bamboo perch. I fell asleep wondering why everything was restless.

To fall asleep in Burma is like passing from life to Nirvana. The keyed-up nerves throw utterly slack at the first turn; the physical exhaustion that will-power has mastered through the day now suddenly reigns supreme and drags the body into a gravelike abyss that is an almost ceasing to be.

I had still the rattle of the myna's claws in my ear when I opened my eyes slowly, the lids pulled wide by the fingers of dread—I was afraid, with a strange, nameless fear; not yet fully conscious, this was the predominant knowledge: just fear.

My eyes wandered to the wrist watch that lay on the chair so that the dim lamplight fell upon its crystal. Twelve o'clock—midnight! I could have sworn I had not slept at all.

And what had wakened me? Within the room nothing moved; and yet my senses, clearing, came stronger to the one thought of another presence; some great evil spark of life, some animate, vicious embodiment breathed the heavy, murky air that I breathed. There was no sound save the clicking of the myna's claws upon the bamboo perch. I found myself wondering if the bird had not slept; or had he, too, just been pulled back out of slumber by the dread of something?

As I turned my head slowly, with a subconscious animal cunning, the myna's sharp eyes detected me, and he rasped—"Ho, sahib! *hazari tair hai*—(breakfast ready). Baboo Sen, Baboo Sen!"

The bird's call had a memory ring about it, a continuance; it must have been his foolish clatter that had wakened me.

Then an evil odor smote upon my nostrils, carried on the damp night air. It was a scent I knew well—the tiger smell. With this realization the curious, stealthy cunning born of intense dread that was over me deepened. Stripes must surely be in the room for his scent to permeate everything.

Slowly, gently, I rolled my head on the pillow till my eyes took in their compass the wall on the other side. The window held, as if in a frame, outlined against the black background of the night, the head of a tiger. And never had I seen such a leering, vicious, snarling face. Up and down jungle paths I had come upon more than one tiger, but never anything so wholly sardonic as the flat-skulled, grizzled face that contemplated me not ten feet away.

"Ho, Baboo Sen, Baboo Sen!" the myna called, and as the tiger swung his huge head slowly, and bared his yellow fangs in a snarl, I saw that one of his eyes had been destroyed by a spear thrust or the graze of a bullet.

It was indeed Ek Ankie, and Ek Ankie was a man-eater.

He was standing on the veranda and his head just reached above the window-sill. No doubt when he had quite settled in his mind that all he saw before him was not an elaborate trap he would spring over the window-ledge and seek to grasp me in his jaws.

My mind worked with the curious, silent velocity of a spinning top; it worked frictionless, with calm intensity, though I felt the scalp at the back of my head contract with spasmodic twitchings of fear. I fought against the cold, numbing sensation that crept about my heart. I reasoned that I must act with measured certainty if I were to save my life. Ek Ankie was no ordinary tiger, casually strayed in from the jungle—to be put to flight by a sudden clamor on my part. Indeed, such a course would probably concentrate his now wavering thoughts upon the main issue, the possession of a warm-blooded body to eat.

All the different things I might attempt passed swiftly through my mind, leaving as a basic conviction the idea that I should lie perfectly still, perhaps feigning death, and yet fight that malignant one eye with my own, in a contest of will-mastery. Perhaps I could cause the brute to slink away. But I must have more light. As the myna rasped out, "Ho, Baboo Sen! *chor hai!*" the tiger turned his huge head and I seized the opportunity to slip my hand to the lamp and turn up the wick. As the stronger light flooded the room, Ek Ankie gave a snarl of startled defiance, as he might have done when one of the villagers had thrust a torch in his face. The tiger's attack on the villagers had robbed him of some of the great fire-fear that is over all the jungle dwellers.

I waited, motionless, to see what effect the light would have—I hoped the tiger would steal away. But the huge head still hung in the casement, its owner seemingly puzzled over the situation, the vicious eye fastened upon me in covetousness, and the jaws dripping with saliva, as though the spiked tongue in anticipation licked the soft flesh from my bones. Then the harsh note of the myna rang out irrelevantly: "Ho, Baboo Sen! God save the Queen. Myna! Ho, Baboo Sen, *chor hai!*—(thief)."

At the bird's call the tiger shifted his vicious eye from me and studied querulously the bamboo cage.

Taking advantage of this distraction I groped beneath the *charpoy* for my Express. The tips of my fingers

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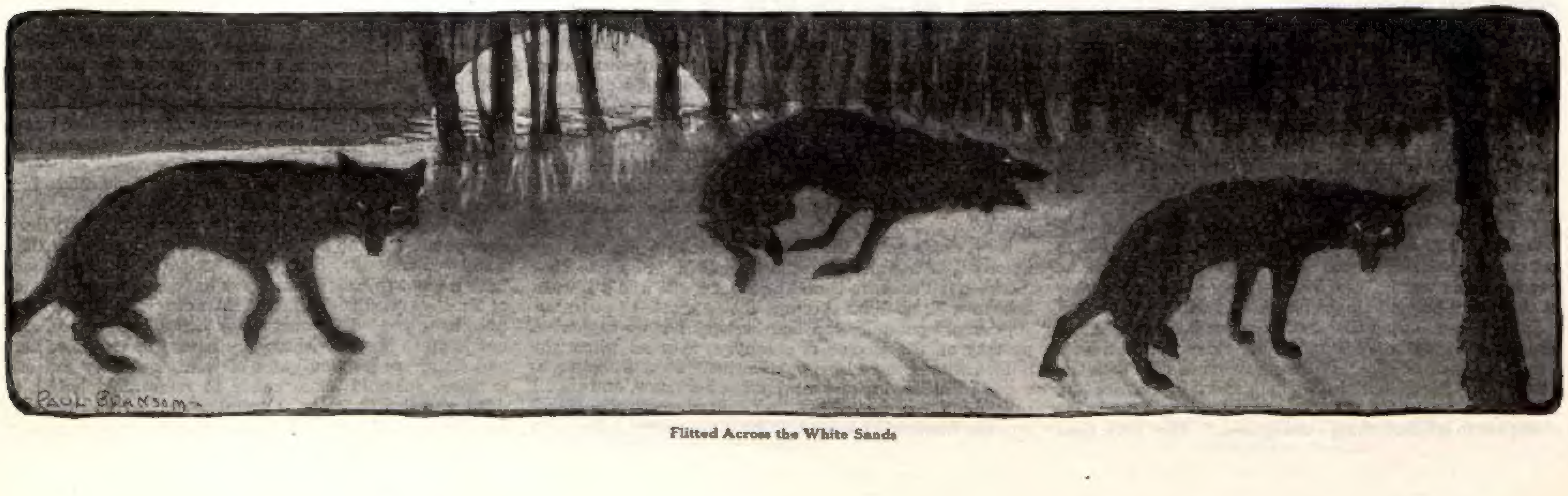

Flitted Across the White Sands

JACK SPURLOCK—

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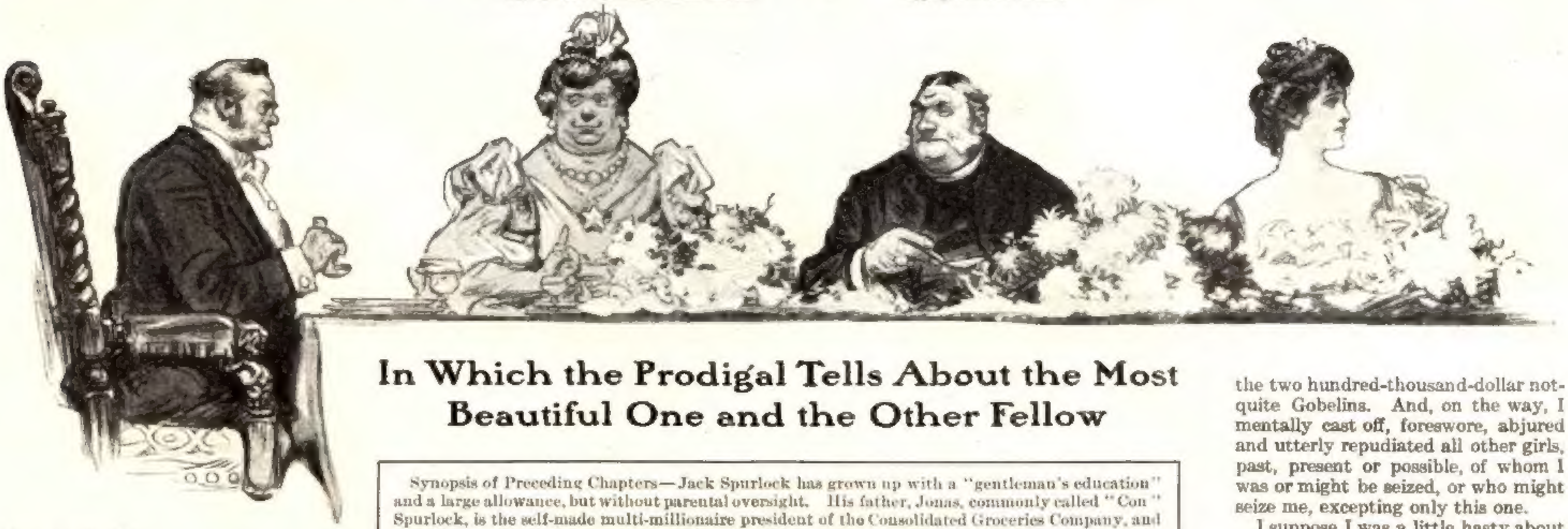


In Which the Prodigal Tells About the Most Beautiful One and the Other Fellow

Synopsis of Preceding Chapters—Jack Spurlock has grown up with a "gentleman's education" and a large allowance, but without parental oversight. His father, Jonas, commonly called "Con" Spurlock, is the self-made multi-millionaire president of the Consolidated Groceries Company, and director in a dozen other trusts; Cassius, one of his two uncles, is a trust-Senator from a Middle Western State, but the other, "Uncle Bill," has preferred to eke out an existence as editor of the Cañon Echo and joint owner, with a mortgage, of the Zero Ranch. Jack, who doesn't properly appreciate his responsibilities as the son of his father and the nephew of a Senator, has indulged in a boyish prank which has caused him to leave Harvard for Harvard's good. Set to work in his father's Chicago offices, he precipitated a strike and won a victory for the strikers by means of "The Direct Command." This resulted in a permanent break with his father, and the young man, having speedily exhausted a ten-thousand-dollar legacy bequeathed him by Aunt Julia Spurlock, now finds himself high and dry in New York, the city which his own father has lately chosen for a residence, and where he is a power in "high finance."

Dear Uncle Bill:

Were you ever, revered unkie, in a place where you wondered whether you'd rather have a kiss or a ham sandwich? Were you ever so mixed up that you didn't know whether that gone sensation was due to a full heart or an empty stomach? Have you ever waked up and tried to decide which dream you liked better—the one in which the Onliest snuggled up against you and intimated that you were Alpha and Omega, the dearest and the duckiest; or that one in which the waiter is just taking the covers off a double porterhouse, medium, with fresh mushrooms on top and potatoes *au gratin* on the side? Have you ever thought of her sunny curls and "two-sunny-side-up" in the same cerebration? Have you ever been broke and heartbroken the same night? If you haven't, you've never really been up against it.

All superficial evidences of prosperity to the contrary, these are the worst hard times since the panic of ninety-three. That every one in the world except me has the price to eat at Sherry's simply intensifies the business depression. I used to drive along Fifth Avenue, wondering why every one didn't have money—it was so plentiful. I walked home to-night, wondering where in the devil all those fellows got enough to build their big houses—it's so scarce. And no one, not even Echo, answered where; for when a fellow's down, no one, not even Echo, gives a hoot.

This is a cruel world, unkie, as any man on his way to the dentist's can find out. Perhaps an acquaintance will stop him for a moment, concealing a heartless snicker behind his hand, as he tells the sufferer that his jaw is swelled up like an eggplant and asks him if it hurts; but, once assured that it does hurt, he hurries on with a gleam of satisfaction in his eyes, and a callous "Better have it out, old man." The whole world is having a good time, attending to its petty business, going to the matinée, laughing over its foolish jokes, as if there were no such awful thing in the next block as a pair of forceps, or a low-browed, muscular brute waiting there to pull somebody's darling's face a foot out of plumb. And if a fellow can't get sympathy for a swollen face that is a perfect signboard of suffering, how can an unostentatious organ—at least mine is unostentatious—like his stomach, expect it?

Why, right now, seven floors down, the orchestra is playing Waltz Me Around Again, Willie, and a lot of fellows are buzzing pretty girls between bites of their fourth meal since morning, utterly oblivious of the fact that, seven floors up, there's a young man who'd go Baa-a-ah! at the sight of a lamb chop. And, four blocks away, the Only Girl is making up her mind that I'm a pup, and there's no way of changing her decision, because she can prove it.

It's pretty rough on you, unkie, to be made the confidant of a love affair at your time of life, but I've got to tell some one or ring for the dippy wagon to take me to the psychopathic ward. And the bell-boy wouldn't answer at that, for I haven't tipped him for a week.

It all began during that last vacation before my Alma Mater turned me from her doors and told me that I was no longer a che-ild of hers. I'd been invited to dine with the Storers, rotten rich and deadly dull, and the governor had intercepted my polite, "Not on your life," and made me change it to a "Sure thing—deelighted." How little does youth appreciate its blessings!—as some other man whose meal ticket had just expired once remarked. I'd walk twelve miles for those twelve courses to-night and sneak a quail or a roll into my coat-tail pocket during every course. The grasshopper wasn't the only damphool last summer while the busy little ants were hiving it up against a bear market.

I was the only poor person at the dinner, and the footman wouldn't have let me in if he hadn't been tipped off that I had expectations. It was a gathering of the hope-to-get-in and the almost-in just-rich. Mrs. Storer, standing on a forty-thousand-dollar rug, under a sixty-thousand-dollar near-Raphael, in the hundred-thousand-dollar grand salong of her two-million-dollar palace—by Bill D'Obbins out of Mansart—and looking with her hawser of pearls and her peck of tasty little Kohinoors like the Queen of the Amazons leading the Grand March, introduced me to over a billion dollars. First there was Riggs—five hundred million; then Nortiger—two hundred million, and consequently only two-fifths as great and as good a man as Riggs, and receiving from every one present only two-fifths as much deference. Last and least came Jones, a shamefaced, ill-at-ease pauper with only twenty-five million, who had to be deferential to every one. I made a horrid *faux pas* right at the start by speaking in a hundred-million-dollar tone to a two-hundred-million-dollar man, and was properly snubbed by him. I couldn't figure out why I'd been invited, unless they were going to have a small game after dinner and wanted to use me as a buck.

I had just received a fifteen-hundred-dollar sentence from Riggs—his income is a hundred dollars a minute or a second, I forget which—and was handing him back a thirty-cent joke in exchange—when my hostess spoke, and turning, I saw Anita Grey for the first time.

I hate a gusher, unkie, but I spout fifty thousand barrels a day, all adjectives, and no way of capping the flow, whenever I think of her. She was frightfully conspicuous in that bunch of fat, fussy, plush-upholstered dowagers, for she hadn't so much as a measly little diamond butterfly in her coronet of brown braids. But she had the most beautiful violet eyes, and the longest dark lashes, and the clearest white-and-rose skin. Lord! Lord! whenever I think of her as she stood there that night, I want to throw in the *vox humana* and use all the trembly notes in the pipes.

Now, don't get it into your head that Anita was any innocent, trusting, little village maiden. She was New York—not Pittsburg-New-York, but a girl who'd learned how to walk on Fifth Avenue, the daughter of poor, but very smart parents, who had brought her up in genteel poverty on the income of a million, in a set where the million should have been the income. So much came to me as I was bowing and murmuring her name, and then I piloted her over several hundred dollars' worth of rugs and into the hundred-thousand-dollar dining-room, hung with the two hundred-thousand-dollar not-quite Gobelins. And, on the way, I mentally cast off, foreswore, abjured and utterly repudiated all other girls, past, present or possible, of whom I was or might be seized, or who might seize me, excepting only this one.

I suppose I was a little hasty about opening up the subject, but I'd been reading one of those Chambers yarns in which the hero always makes a quick get-away; and then, too, when I thought of the years and years that I hadn't known her, and of the chances I'd been taking all through them, it scared me to death. I simply felt that I mustn't lose another minute.

"Why haven't I ever met you before?" I demanded in one of those low, tense tones, almost before we were seated. It was a bum start. I'd thought it was a Chambers sentence till I got it out, and then I knew in a minute that I'd been pinching from Laura Jean Libbey.

Anita looked mildly surprised. "I really don't know," she answered. It was like trying to board an iceberg, unkie, but she was a mighty sweet girl at heart, because, as I slipped and floundered around for a new footing, she added, "Perhaps it's because I haven't been out very long." Yet, to my certain knowledge, she'd been "out" three seasons. And, to her certain knowledge, I'd never been "in."

I got my second wind as we began to eat off the fifty-thousand-dollar gold plate, and mixed it up quite successfully in a general discussion over the outrageous demands of labor. Anita and I, at our end of the table, were in a particularly rich little pocket, and every time any one opened his mouth the room rang with the flying double-eagles. I scored heavily with Riggs, who likes to think that he stands in with the Lord, by quoting from Byron's Corsair, "The many still must labor for the one," and telling him he'd find it in Jeremiah 51:1. He was so affected at finding that Jeremiah stood for him that he started to cry into his soup, and then saved five hundred dollars by forcing back the pearly tears, as he told me about the difficulty he was having in making ends meet, without trenching on the capital which his pious enterprises needed. Across the way, the Rector of St. Aurea's, where a pew costs ten thousand a year, and who didn't have an in-curve on his person from his mouth to the end of his waistcoat, sputtered his sympathy through a mouthful of terrapin. He knew a thing or two about the pains and penalties of stewardship himself, for he had sanctified about fifty millions by marrying it.

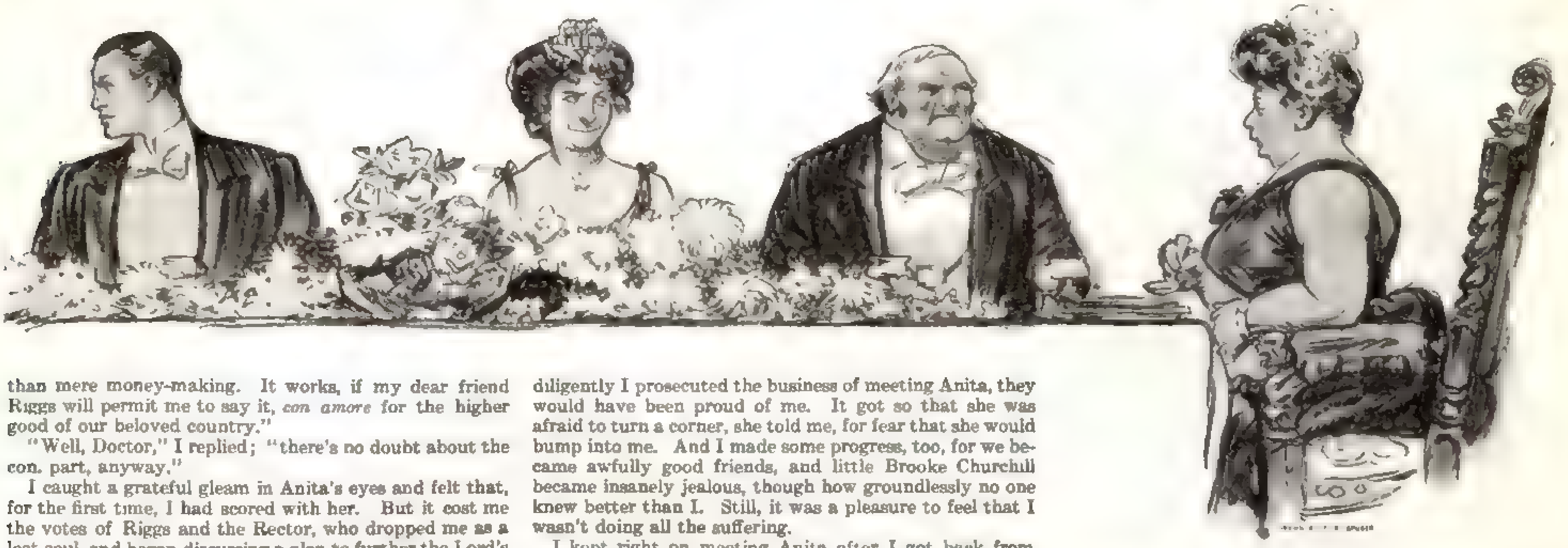
"Why, Mr. Riggs," he finally got out as he got the terrapin down, "the ingratitude of our working-classes passes belief. Every one is prosperous and well paid, and yet the press is full of abominable lies about the laboring man's having difficulty in making ends meet on his wages. I've been rector of St. Aurea's now for ten years, and I have yet to see any of the want and suffering that loose-mouthed ranters talk about here in New York."

"But, Doctor," I ventured, "you didn't expect to find want in St. Aurea's, did you?"

The rector looked vinegar and answered oil: "My dear, dear young friend," and my years dropped from me till I wondered why Mrs. Storer didn't ring for the nurse and have me put to bed; "when you have had the experience of Mr. Riggs and your honored father in dealing with these questions, you will learn to look below the surface, and not jump to hasty conclusions. It may be true that here and there are isolated cases of want, but they are due in these splendid times solely to regrettable habits of drink and thriftlessness. Capital to-day leaves no excuse for idleness and want. It has a greater, a nobler mission

PRODIGAL

CONTINUING LETTERS TO UNSUCCESSFUL MEN



than mere money-making. It works, if my dear friend Riggs will permit me to say it, *con amore* for the higher good of our beloved country."

"Well, Doctor," I replied; "there's no doubt about the con. part, anyway."

I caught a grateful gleam in Anita's eyes and felt that, for the first time, I had scored with her. But it cost me the votes of Riggs and the Rector, who dropped me as a lost soul, and began discussing a plan to further the Lord's work in Senegambia by boosting rents in the slum tenements owned by St. Aurea's.

After that I was simply a castaway on a desert island, than which there is no more delightful situation in the world, provided Anita is the other castaway. I was fairly prudent and restrained, resolutely discarded the methods of the six best sellers, and made such good progress that we were on very friendly terms by the time our ices were in front of us. Then Anita, in speaking about the horse show, made some careless, but too, too familiar reference to "Brooke."

I couldn't help it. I went up into the air like an old wife happening by the office and discovering her husband dictating to a new blonde peacherino, instead of old reliable.

"Brooke?" I questioned sharply; "Brooke who?"

"Brooke Churchill, of course," she answered, looking amused.

To bear his last name was like getting a highball during a sinking spell: "Oh, that fat little bachelor, who rubbers at the girls from a window of the Ascot Club every afternoon? Friend of your father's?"

Anita had stopped looking amused, but I was so fatuous that I could only see that she was looking pretty in a new way. "Not particularly—but a friend of mine."

"A very good friend?" I persisted, a little alarmed by something unspoken in her tone.

"Why, yes," she smiled; "a very good friend. In fact, I'm half expecting to marry him one of these days."

"You marry that ——" I stammered, and then, with sudden resolution, blurted out: "I know you'll think me rude and presumptuous—that I risk losing your good opinion, but I can't help it—it wouldn't be any different if I'd known you a year instead of a day—because I felt the moment I saw you in there that you ——"

Anita interrupted with a little laugh. Then, very sweetly: "What is your class, Mr. Spurlock? Naughty ——?" and stood up, for Mrs. Storer was giving the signal to the women.

Have you ever, unkie, beaten the loud bazoo and invited the Most Beautiful One to come into the big tent and witness an exhibition of your feats of strength and daring? Have you ever buzzed her for two hours, modestly and tactfully intimating, as opportunity offered, that, if she were looking for a kind, considerate, thoughtful husband—a man of broad views, wide experience and large affairs—you were her huckleberry? Have you ever gazed into her timid, violet orbs and handed out beautiful thoughts about being in the true knight business, and that, if there were an opening for a Sir Galahad on her staff you would like to apply for the vacancy; only to have her tell you to be a good boy and run along and play with little brother? And have you ever gone home and slowly barbecued yourself on your virtuous couch, basting yourself first on one side by recalling every asinine word you had spoken, and then on the other by remembering every dying-calf glance you had given? If you haven't, you've never been truly refined by suffering. I have.

I didn't get another chance to talk with Anita that night, but I did the next and the next—in short, I made meeting Anita the business of my life until I was exported to Chicago. And I only went there at all because I had a vague idea, carefully concealed about my person, that I would make about a million in a month and marry her. If father and the others who have accused me of being lazy and indifferent to business could only have seen how diligently I prosecuted the business of meeting Anita, they would have been proud of me. It got so that she was afraid to turn a corner, she told me, for fear that she would bump into me. And I made some progress, too, for we became awfully good friends, and little Brooke Churchill became insanely jealous, though how groundlessly no one knew better than I. Still, it was a pleasure to feel that I wasn't doing all the suffering.

I kept right on meeting Anita after I got back from Chicago, and then after the governor and I had our falling out. I met her for the last time about two hours ago.

Altogether it was six months of the most delicious misery imaginable. I talked with her, laughed with her, danced with her, dined with her, but I never really proposed to her. For at first, when I showed signs of growing sentimental, she had a way of laughing at me which was very disconcerting to a young man who was accustomed to having his proposals taken seriously; and then when I saw, two weeks ago, that she would throw over Brooke Churchill and marry me, I wouldn't ask her. I think that she liked me better than Churchill, but I felt that it was first of all a choice between fortunes. After that, it counted with her, no doubt, that the man who went with the Spurlock millions was younger, and had more hair and less girth than the one who went with the Churchill millions; but it hurt to feel that I was winning on comparative waist measurements.

Now, you mustn't run away with any idea that Anita is mercenary, because she isn't. She's the dearest and the sweetest and the most generous girl, and if she lived in a city and a set where girls were allowed to fall in love foolishly and to go in for housekeeping in cottages and all that sort of thing, she could be as adorably foolish and impractical as the next one. But she's a well-bred New York girl, with well-trained emotions and a well-disciplined heart. She's been brought up to believe that certain things are absolutely necessary to a well-bred girl's happiness, and that marriage is the art of getting them. After one's suitably married it's time enough to think of falling in love—with some other well-bred girl's husband. No, that isn't fair to Anita—she's not that sort, at least. She'd play fair, even if she made a bad bargain, but she doesn't propose to make one.

A fortnight ago I was taking afternoon tea with Anita—since I gave the governor the direct command my principal business has been taking tea with Anita—and I asked her pointblank why she was going to marry Brooke Churchill.

"Of course, it's his money," I suggested, hoping that she would deny it, but prepared to be jealous if she did.

"Of course."

"Is the beggar so rich, then?" I knew he had twenty million.

"Oh! he hasn't a swollen fortune, but he's rich enough to afford the simple comforts and an occasional little luxury."

"Like marrying you, for instance."

"Ye-es; if you care to put it that way."

"I don't care to put it that way; I hate it that way; and you really hate it, too. It's not you, Anita, but it's this rotten New York, that makes us all want things that no sane human being has any use for."

"Is Saul, too, among the prophets?" she quoted laughingly. Anita is never serious when I am.

"Yes; if you mean that I'm beginning to wake up and see how silly all this rot is, and what an ass I've been to think that it is the main business of life."

I should have told her then about my split-up with the governor, and that he had disinherited me. I started in to do so—and had another think. As usual, when I have a second think on a matter of principle, I thought wrong.

"Please don't try to wake me up, too," Anita answered. "If it is a delusion, it's a very pleasant one, and—I simply can't be poor, and live in the suburbs with two maids, and a hired brougham to pay my calls in."

"But you're not poor, Anita," I protested. "Your governor's got enough to give you everything that any human being ought to have, or has a right to have. Why should you ——"

"Why, Jack Spurlock!" Anita broke in; "what's happened to you? I honestly believe you've turned Socialist. And what do you mean by preaching to me about the blessings of poverty, when you're the most extravagant boy in the world and in training to become sinfully rich?"

Right there, unkie, I made St. Anthony look like a two-spot, and, for the first time in my life, resisted a temptation that really amounted to something. Anita would have taken my money and me, and if I had gone to the governor, recanted, and told him that I was engaged to Miss Grey, he would have given me a seven-figure blessing. For, while he's too busy to bother about getting into society himself, the thought that his son was going to marry into one of the really smart New York families would have swelled him up like a boiled prune. But I passed—on the terms—and drew fresh cards.

"I mean it, Anita. I've been doing a whole lot of thinking since I left college—no, don't laugh—and I'm beginning to see some things differently. Throw this fellow over. Why should you marry him?"

"Please don't be tiresome, Jack. I'm marrying him because of the increased cost of living, and from a filial desire to shield my parent from want in his old age. He's *such* a poor guesser that your father's likely to take his money away from him any day, unless I can persuade him to stay out of Wall Street. He's a perfect simpleton about business. Ten years ago we really had quite a snug little pile. But since then every one else has been getting ahead, while we've simply been standing still. So we're shockingly poor as things go, and father is itching to make money, without having learned the trade. But please let's don't talk shop any more."

"Meaning ——?"

"Brooke Churchill."

I got out quick. If I'd stayed another five minutes I'd have been engaged to Anita myself, and have gone home miserable because she could bring herself to marry me for the governor's millions. As it was, I hurried off, raging because she was going to marry Brooke Churchill for his.

I'd been on the hop ever since morning, for being in love with Anita is a strenuous calling, leaving one little leisure for the pleasures that fall to the lot of those who indulge in the peaceful pursuit of commerce. I wonder what one of these self-made men, who brag so vulgarly about the long hours that they worked when they were youngsters, would have said if he had ever had to put in a day like mine—sprinting through miles and miles of streets to find Anita in the morning; riding for hours and hours through Central Park to meet Anita in the afternoon; dancing across acres and acres of ballroom to see Anita in the evening. I'd been too busy to eat even, that day, so when I got back to the St. Regis, where I'd taken a room after giving the governor the direct command, I ordered the last three meals I'd missed and started in to catch up.

When it came to paying the waiter it struck me that my roll looked shockingly emaciated. I made a hasty count of the surplus as soon as I got to my room, and verified my worst fears. I always do verify them, when I indulge my curiosity. The change which I had received

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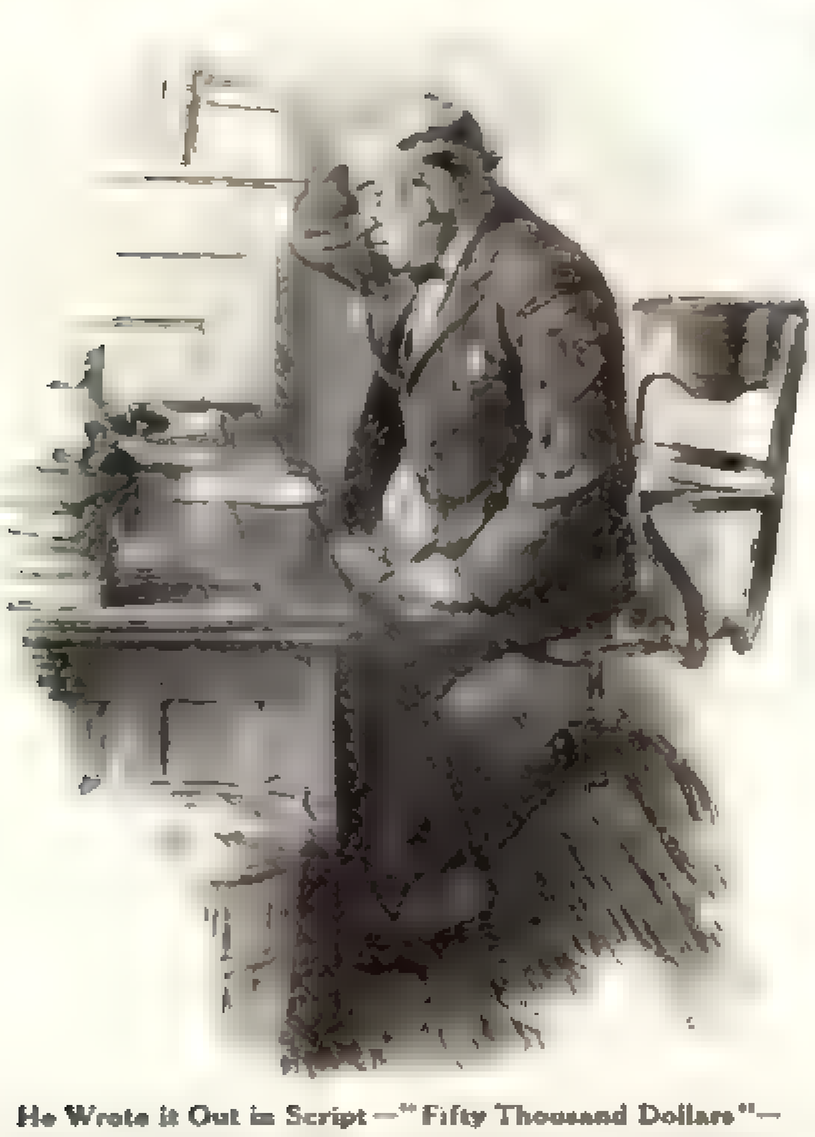
A WALL-STREET MAN

BY WILL PAYNE



He Wrote it Out in Script—"Fifty Thousand Dollars"—Below the Computation, and Gazed Down on the Words

I

HOPKINS lived in a house of which everybody in that part of Flatbush took notice. All about it were new rows of flats and houses that had been built in job lots. They were tall and narrow, as though the pressure necessary to squeeze just so many into a block had elongated them. Sometimes there were little dents between the houses, and these were advertised as "semi-detached."

But Hopkins' house stood in the middle of two entire lots, with a lawn inclosed by an iron fence. There were six evergreens in two straight rows between the gate and the porch. The house itself was a two-story brick, with a square tower surmounted by a cupola exactly in the middle of the front. It looked like good old seven per cent. bonds. At the rear of the lots there was a small kitchen-garden, and a blue chicken-coop inside a parallelogram of wire netting. There, any morning and afternoon, a motherly woman might be seen feeding the chickens. Also in the spring, morning and evening, an elderly, pursy gentleman might be observed, in his shirt-sleeves, spading and raking the garden. To the compressed neighbors, hurrying to catch the car in the morning, or dragging home to dinner, this looked like capital. Every summer the Hopkinses spent a month on the Maine coast. This was a custom of the affluent. Moreover, it was quite generally known that Mr. Hopkins was a Wall-Street man.

Such was the neighborhood view of Hopkins when his youngest daughter, Lucile, became engaged to James Forbes, son of Professor Macdonald Forbes.

Professor Forbes occupied the end house in a squeezed, pressed-brick-front row. Of late, the professor and his wife spent considerable time at the side windows gazing across the street at the old, square, red-brick house. It wasn't exactly what they had expected for Jimmy. They always, however, came back to the fact that Lucile was a sweet girl. More than once the professor, with a kind of forlorn hope, observed that one shouldn't jump at conclusions, for there were, probably, honorable men even in Wall Street. In the discussions with his wife he softened a little his severe views about tainted money.

The parents met amiably enough. Hopkins was aware, however, of some reserve on the other side. The professor rather turned the conversation over to him. Naturally he talked about the things he was most familiar with, and so fell into a line of reminiscences of the Street. He was humanely aware of a kind of rapt expression in the professor's eye—a certain breathlessness in Mrs. Forbes' attitude—when he said, "I saw William H. Vanderbilt that morning," or "Jay Gould then said to me." No doubt he humanly expanded under the flattery of their evident interest. He had already, in all modest good faith, subscribed for a History of the World, in fourteen volumes. Professor Forbes taught history in a High School.

At home that evening Hopkins was thoughtful. The jacket that he put on—of fine blue flannel, faced with velvet and ornamented with large pearl buttons—had been a Christmas gift from his wife. His velvet slippers, embroidered with small colored beads, commemorated another conjugal Christmas. Kittie had given him the red fez with a tassel—worn rather cockily on one side. He sat in the Morris chair that Amelia had presented the first Yuletide after her marriage. He was rather short of stature, and pursy. His gray, mutton-chop whiskers were close-cropped. The oblong bald spot on top of his head was so sharply defined that it seemed to have been cut out of the woolly pad of his hair with a pair of shears. When he was thoughtful, as now, he commonly slid far down in the chair, crossed his legs, and, by a practiced motion of his toes, slowly worked the slipper off and on his heel.

"I'd like mighty well," he said, "to do something first-class for Lu—give her a good boost."

"You've given her a college education," said his wife promptly. "That's more'n we ever did for Kittie and 'Melia, and they've got on well enough."

"I know," Hopkins admitted. "But giving Lu a college education—you see, it makes her sort of different. And the Forbeses are sort of different, too. Kittie and 'Melia married business men." The husband of the former was partner in a carpet-sweeper factory at Newark; that of the latter, business manager of a trade paper in Buffalo. "I wouldn't wonder"—he hesitated and softly cleared his throat—"I wouldn't wonder if the Forbeses sort of expected something."

"Let them expect!" said Mrs. Hopkins decisively.

Hopkins rubbed his chin and glanced over at a large black walnut desk under a roller-top cover. "If I had the book ready," he speculated, mostly to himself.

"Well, wait till you do have the book ready," his wife replied. "Don't you go to worrying now, father!"

II

HOPKINS pattered down the steps of the bond-house, crossed Wall Street and turned south in Broad, past the marble façade of the Stock Exchange and the noisy mob of the "curb." He entered a very dingy little building, through a basement that looked and smelled like a cellar. An antique elevator paralytically hoisted him to the fourth floor, which was the top. The little room that he entered up there held three desks, but three men could scarcely occupy it without rubbing elbows. Young Barlow, lounging and smoking his brier pipe, had to draw in his legs to let Hopkins through.

Every morning at a quarter-past ten—except Saturdays, and then at a quarter-past nine—Hopkins appeared here, drew off his coat and put on the black alpaca jacket that hung over the gas fixture above his desk. At noon he went out, made his rounds of banks, bond-houses, brokers' offices—always just the same ones—and came back to the office at the same hour. Every day he wrote up the money market for the staid, old Wall Street Indicator—about a hundred and fifty words, set in agate type and printed at the bottom of the stock-market review. For doing this, and editing the daily list of bond sales, the Indicator paid him fifteen dollars a week. Once a month the Monetary Journal took from him a three-hundred-word résumé of the bond market, at ten dollars. Every now and then some assistant to a financial editor was going off on a vacation, and getting "Old Hop" to do the "curb" or foreign exchange in his absence. Once he wrote an article on "Finance Bills" for the North American Review.

Time was when, in making his rounds, he called on bank presidents, heads of big houses, men high up in the affairs of the Street. But that had been in an older and simpler day. Now he got his items from assistant cashiers, managers of departments, chief clerks—who were in closer touch with details, anyway, and easier to see. Occasionally he encountered a magnate whom he had known of old. Some of them remembered him, and nodded amiably. Some had forgotten him.

The Street had changed mightily of late years. A whole battalion of new potentates had arisen, few of whom he knew, even by sight. He rather regretted this, because he wanted them to round out his book, "Fifty Years in Wall Street." But he could get a lot about them out of the newspaper clippings that he was always preserving and arranging. The big, black walnut desk at home was half-full of them.

The first twenty years that he was in the Street he never actually made a trade. He was always at the edge of trying his luck, yet halting on the brink. He made innumerable trades in his mind. "Say I bought fifty shares of Pennsylvania to-day," he would tell himself; and he would make a memorandum of the price, then wait to see whether he would have won if he had actually bought. Sometimes he would have won; then he would be downcast over the lost opportunity.

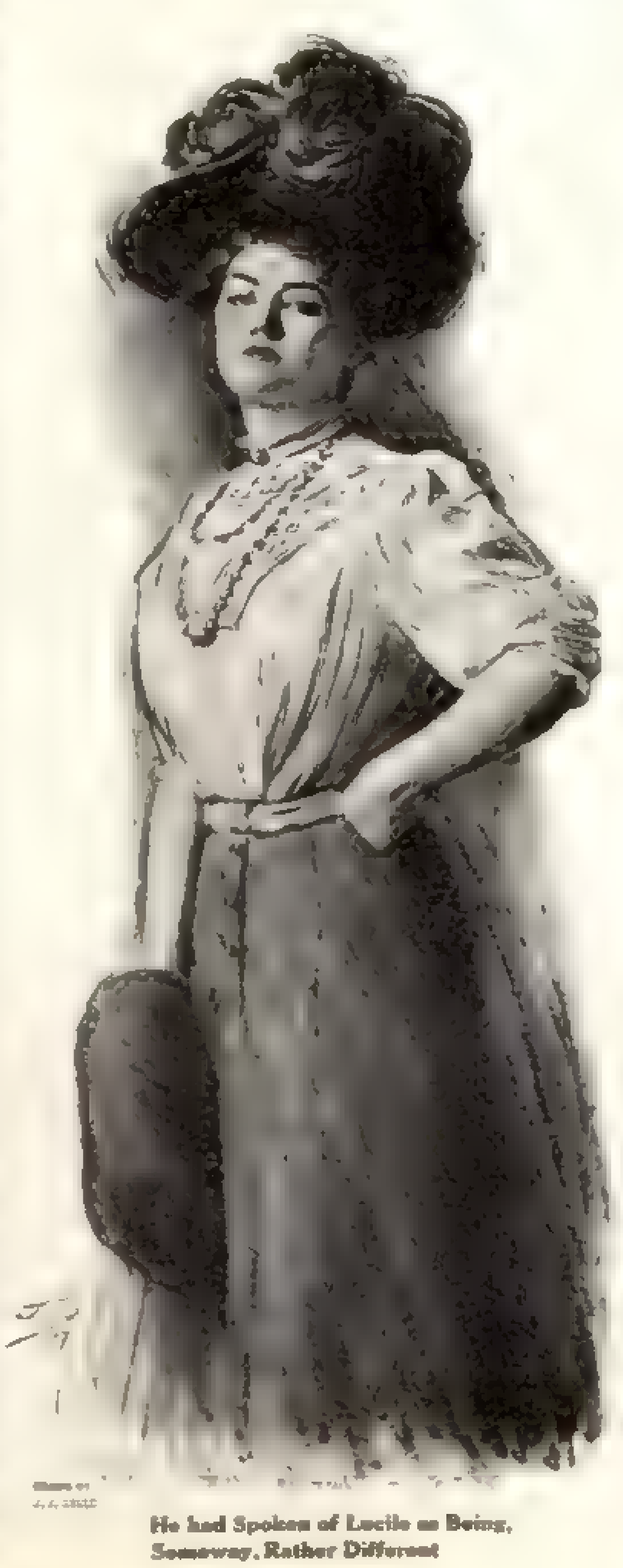
Blake, of Starret & Blake, finally pushed him in bodily. Blake was a great bull on Northern Pacific. This was some time after the smash of '73. One day he bought two hundred shares for Hop, without margins, and told him of it a week later, when the stock was going up. Even so, Hopkins was rather alarmed -really wanted the order canceled, although there was no risk on his part. But he couldn't very well tell Blake so; and he quite helplessly let the broker run the account to suit himself. A year later the account was closed, and Hop received a check for thirty-eight thousand dollars, representing his profit. He spent eighteen thousand on the Flatbush place—then in the country—and put the other twenty thousand in good bonds.

"Well, mother," he often said, snug in his Morris chair, the fez on his head, "they can't smoke us out, anyhow. The interest on the bonds will support us if the work ever goes back on me."

Taxes on the Flatbush place had been rising steadily of late. Lucile cost a good bit. The annual sojourn at the seashore was quite a drain. There were always pleasant little ways for the extras that came in. With the thirty dollars that he got from the North American Review for the "Finance Bills" article, he bought Kittie a fine ormolu clock. He used up his income; but he didn't mind that. The bond interest would support them.

"The money market shows a slightly hardening tendency," he wrote, this particular afternoon, and stopped. What Wallberger had told him kept humming in his brain and stirring up his nerves in a manner prejudicial to calm composition.

He had spoken of Lucile as being, someway, rather different. The difference came upon him afresh that evening, robbing flannel jacket, fez and Morris chair of their luxury. She sat confidentially beside him. The difference was not merely that she was eleven years younger than 'Melia and fifteen years younger than Kittie; nor that she was a tall girl, with a touch of red in her hair—taking after her grandmother Peters—while the other girls were short and plump, like their parents. She had never had any



He had Spoken of Lucile as Being, Someway, Rather Different housework to do to speak of. The other girls had been at home when she was little. She had been to a boarding school, because a chum went; then to college. She bought them etchings with her spare pin-money, instead of embroidered slippers.

"You know, daddy, Jimmy is only getting fairly on his feet in his law practice," she was saying—it was very confidential; she folded her slim hands on the broad arm of the Morris chair; her voice crooned to him. "You would have a way, wouldn't you—a nice way, without any brass band about it—of letting some people know of him. I mean some people there in the Street, who would appreciate him, and so help him to business connections—a bank, say, or bond-house, or one of the big insurance companies?"

Hopkins was not a boaster, but a man of all proper modesty. It was, however, the most natural thing in the world that when this daughter, who was rather different, had friends in to be talked to—the friends also rather different—he should have talked about the things that invariably interested them—such as what William H. Vanderbilt said, and how Jay Gould looked in his office, and when Morgan, then a junior partner, first came under his notice. He had talked that way to Professor Forbes because it was interesting.

He softly cleared his throat, and drew a chubby hand down the mutton-chop whisker. "Of course, you know, Lu, I don't know any lawyers to speak of," he said. "They're out of my line."

"Oh, no. Not lawyers," she assented brightly. "Jimmy is a lawyer himself. What the lawyer wants is clients."

"H'm. Something might turn up. I'll keep it in mind," said Hopkins.

Before he went to bed that night he took up an evening paper again, and for the sixth time looked at the closing quotation on Great North and South preferred. It was 67½. Wallberger had said that the Buffalo system was going to lease it, guaranteeing dividends, and the preferred would go to par.

III

HOPKINS deliberately omitted not only to call at the Eighth National, but at the Treasury Bank as well. Part of the time thus recklessly filched from his routine he spent with Wallberger; part at his own desk.

The last quotation on Great North and South preferred was 70¼. Suppose he bought a thousand shares at 71 or at 72 even; one should calculate all the chances. Wallberger said it would go to par. But he wouldn't wait for par. He knew too much about speculation to commit the folly of holding on for the last penny. He would sell at 95. That would give him a profit of twenty-three dollars a share, or forty-six thousand in all, less the broker's commission for buying and selling. He drew up a neat statement of the operation on a clean sheet of paper. Or, he might get 97. Then the profit would be even fifty thousand, less commissions. Say, now, he sold at 97¼. The quarter would cover the commissions, leaving exactly fifty thousand net. Invested at four and a half per cent., say, that would yield twenty-two hundred and fifty dollars a year—enough to support the young couple if Jimmy didn't earn a cent.

He wrote it out in script—"Fifty Thousand Dollars"—below the computation, and gazed down on the words.

Only—ten dollars a share was a pretty thin margin. If the market should happen to go against him for a while he would be wiped out. He was no novice at these things, after fifty years in the Street. Suppose he bought only a thousand shares—putting up twenty dollars a share margin. He drew up a statement of that operation, allowing for commissions. Twenty dollars a share was a good, stiff margin. A man was pretty safe with that. Or, he might buy only eight hundred shares, putting up twenty-five dollars a share margin. That was about bedrock. And the profit would be twenty thousand dollars—just what he himself had. He might invest it safely at five per cent. by inquiring around among the bond-houses. That would give Lu a thousand a year.

He drew two heavy lines under the sum, when young Barlow entered whistling. Then he pulled himself up by main force and attacked the daily money-market article. It was very hard writing to-day. His thoughts scattered, and his hand trembled a bit, so that he had to wield the pencil slowly to make legible copy. Also, he did an unprecedented thing. When Barlow's boy came in with the "close," he stopped work and asked to see it. The final quotation on Great North and South preferred was 71½—going up, by Jingo!

He was restless that evening. He worried the tassel of his fez. The Morris chair could not contain him. Presently he went over to the big, black walnut desk and unlocked it. Some dust had accumulated, as he found when he pushed back the roller top. He took a partly-finished chapter of his book from one of the pigeonholes. This chapter was entitled Ups and Downs. It began thus:

"Wall Street is the modern field of adventure. Its men are characterized by all the reckless daring of knights errant of old and the dauntless courage of the early discoverers. Launching their ships on the stormy waters, or with lance gayly in rest ——"

The remainder of the sheet was left blank, to be filled in under a more stable inspiration.

Stories of notable winnings followed—fortunes made fairly over night, in a single lucky throw. The ink showed age; but the author's nerves prickled as he read over the stories. His eye brightened. He could feel himself courageously launching his own ship, setting his lance gayly in rest. Eyeglasses on nose, he leaned back, looking far away and softly drumming a march on the edge of the desk with the ends of his fingers. But the second part of the chapter was about downs—panics, machinations of big operators, all sorts of sudden disasters that overwhelmed whole flotillas of adventurous little ships. He read that, too. His blood chilled. His eye turned dull. "Brokers talk about a 'sure thing,'" he had written sagely, "but there is absolutely no such thing in the stock market." His hand lay nerveless on the edge of the desk.

"Ain't you feeling well to-night, father?" Mrs. Hopkins spoke up solicitously. "Seems to me you're looking pale."

"I've got kind of a headache," Hopkins mumbled absently. "H'm.—Guess I've taken a little cold."

"I'll make you a draft of hot sage tea before you go to bed," said his wife reassuringly.

In the morning it seemed that the sovereign sage tea had not overcome the indisposition.

"You oughtn't to go downtown to-day," Mrs. Hopkins declared. "You tossed all night long."

"Oh, I'm all right," he replied with an affected lightness. "I've got to go down to-day; got to go early. H'm. I have an appointment at half-past nine."

Mrs. Hopkins watched him cross the lawn and go around the corner. "I'm real worried about your father," she confessed to Lucile. "Didn't you notice how pale he was?"

To keep the appointment which had taken him to the Street at that unusually early hour, Hopkins descended a flight of stone steps, entering a spacious cavern walled with marble. Massive bars of bright steel guarded the vault. A uniformed attendant let Hopkins, key in hand, through the gate. The inner door, bristling with burnished bolts and bars, stood open. An inner guard nodded affably, accompanied Hopkins to the right, unerringly thrust his master-key into one of numberless little steel doors. Hopkins plied his own key, opened the door and drew forth a long, slim, iron box, quite like a miniature coffin. He bore the box in his arms to one of the little stalls provided with a desk, a chair, stationery and a pair of slender shears. The spring lock on the stall-door clicked behind him. He was alone with his fate.

He first looked at his watch—twenty-three minutes to ten. Then he opened the box, and drew forth a cylindrical parcel. This was the copy of the North American Review containing his article—wrapped up in oil paper to guard against possible dampness, then in heavy manila paper, tied and sealed with wax. There was the deed to his house, the abstract and insurance policy; an envelope containing important receipts neatly labeled. A pasteboard box, also neatly labeled, which contained the first pairs of baby shoes worn by Kittie, Amelia and Lucile, with locks of their hair. At the bottom lay a stout and capacious envelope. Hopkins never took it up without a certain nervous agitation. Sometimes he imagined that the box had been violated and part of the bonds stolen—or all of them, and waste-paper put in their place. He always held his breath while he lifted the flap and peeped in—until the precious, dull-brown, engraved, linen paper greeted his sight.

He took the bonds out and counted them carefully—twenty, a beautiful little stack a full inch high, the linen paper crisp to the touch, the engraved scollops and vignettes so perfectly symmetrical!

On the way downtown he had rehearsed it over and over again: "Buy me two thousand shares of Great North and South preferred, Thompson. I'll leave you these bonds for margin." Just offhand, like that; incidental, careless, so to speak, as though it were an everyday thing with him. Or, no. He would stick to the safe side, and buy only a thousand shares. "Buy me a thousand Big Gan, Thompson." In the slang of the Street, Great North and South preferred was "Big Gan." Or, simply, tossing over the bundle of bonds and saying, "I want a thousand Big Gan at the opening." He had a feeling that one should launch one's ship jauntily, debonairly, and thus, as it were, fairly bluff Fortune at the very start.

He sat at the little desk, the bonds clasped in both hands, his heart thumping at his ribs. "Buy me a thousand Big Gan, Thompson." Repeating the fateful words to himself, his voice broke. Sitting all alone he half realized how wan, frightened and forlorn he looked. The bonds had meant so much to him—his peace of mind; his security; his strong rock of refuge against advancing age and decreasing activity. He was an old fellow now; badly out of touch with the new life of the Street. The waters were so very stormy, and so bristling with sunken reefs and fatal shoals! Suddenly the roots of his hair stirred. He couldn't deny that he had been slighting his work these last few days while this business was so much on his mind. Suppose he got to his desk and found there a note from the Indicator that they didn't want his money paragraph any more!

That really decided him. It would be the sheerest folly to plunge in this way without first going to his desk. With a careful haste he restored the bonds to the envelope and the envelope to the box. When the other contents were in, he emptied the box again to make sure that the bonds were safely at the bottom. Then he carried the box back to its place and hastily left the vault.

On the way to the office he strengthened himself in the course he was pursuing. A man shouldn't jump in and give a buying order before the market opened, anyway. A bad break might be right at hand. At ten o'clock the Street might be paralyzed by news that one of the big banks had failed to open—had gone into the hands of a receiver. He would wait and see how the market started. He would give the order at noon, if everything looked promising.

There was nothing on his desk but a circular from a shirt-maker. Young Barlow was puffing at his everlasting pipe, just as usual. Hopkins couldn't sit down, however.

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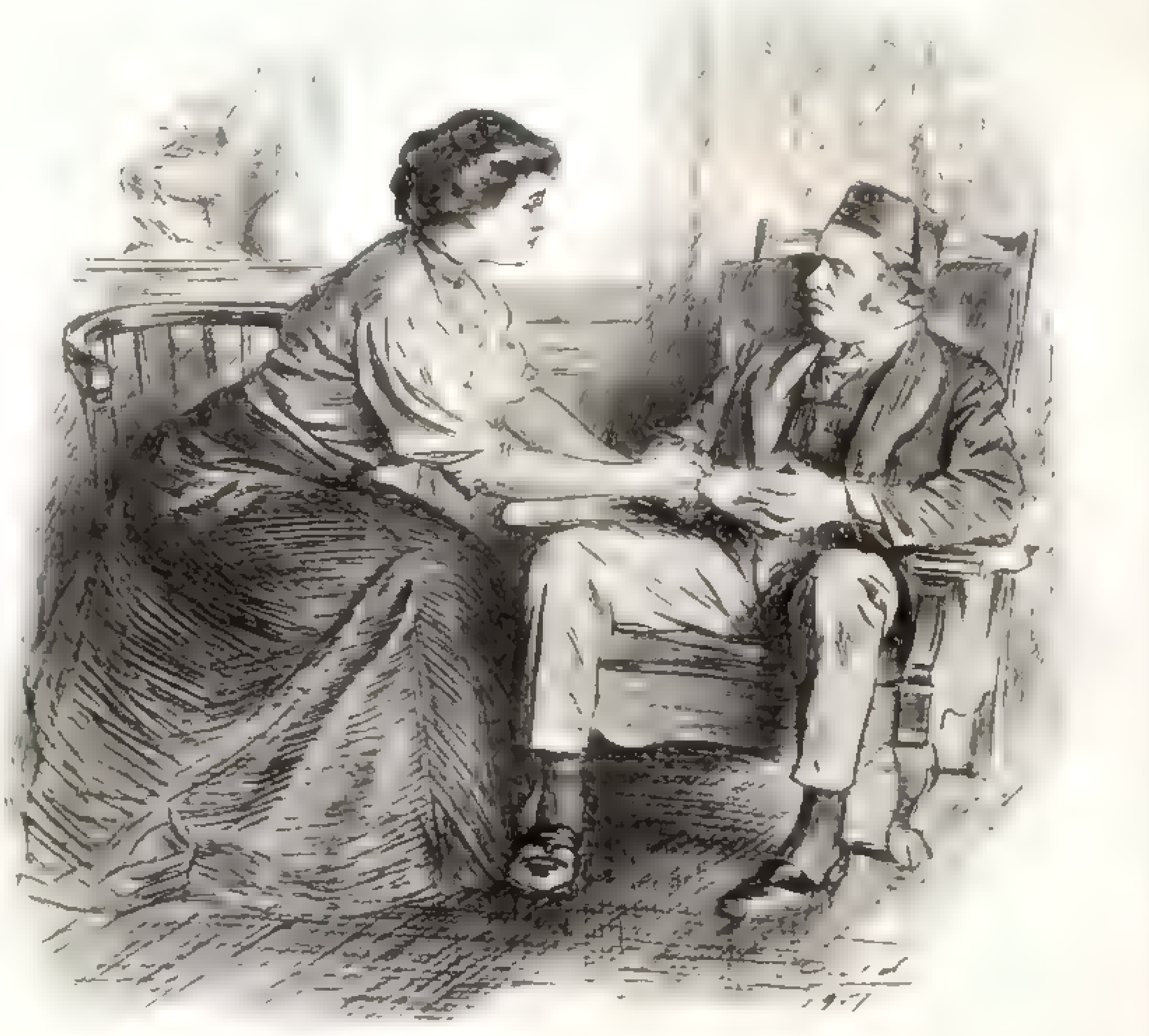
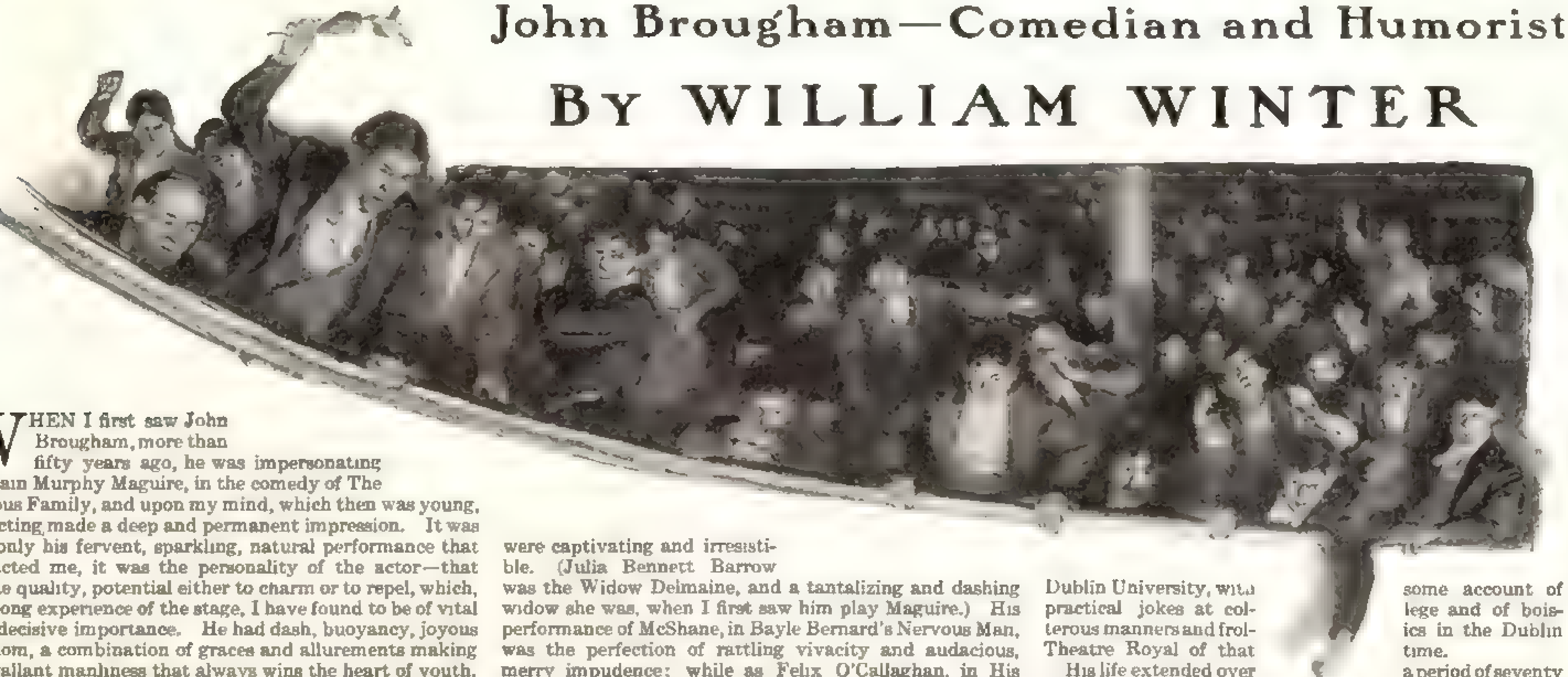


"You Know, Daddy, Jimmy is Only Getting Fairly on His Feet in His Law Practice"

Players: Past and Present

John Brougham—Comedian and Humorist

BY WILLIAM WINTER



WHEN I first saw John Brougham, more than fifty years ago, he was impersonating Captain Murphy Maguire, in the comedy of The Serious Family, and upon my mind, which then was young, his acting made a deep and permanent impression. It was not only his fervent, sparkling, natural performance that attracted me, it was the personality of the actor—that subtle quality, potential either to charm or to repel, which, in a long experience of the stage, I have found to be of vital and decisive importance. He had dash, buoyancy, joyous freedom, a combination of graces and allurements making the gallant manliness that always wins the heart of youth. That charm he never lost. Time made him, personally, sedate, but his acting never ceased to be blithe and happy. Mirth was as natural to him as music to the rippling brook or color to the rose.

There are, in the old English comedies—and those same types occasionally appear in modern romantic drama—characters of a free-and-easy order; persons to whom fortune, whether it be good or bad, is a matter of indifference; gay, cheery, kindly, drifting, droll creatures, who enjoy the passing moment and accept all vicissitudes of experience with a light heart and a careless smile. In parts of that kind John Brougham was superb. He could and did impersonate many types of eccentric character—such as Bunsby, and Bagstock, in Dombey and Son; Micawber, in David Copperfield; Mr. Stout, in Money; Of-lan-agan, in The Veteran; and Powhatan, in Pocahontas; and in all of them, his humor, exuberant and winning, had the artistic excellence of seeming to be completely involuntary; but the parts in which he was preëminent were the dashing cavaliers, especially those of the Irish race—the ardent, generous, reckless souls that sparkle through life without heed for to-morrow, doing kindness and making laughter all the way; and because, during his period, he surpassed rivalry in that particular and delightful vein and was the unmatched representative of a fine tradition, a commemorative word about him is an appropriate part of theatrical history.

The stage of England and America has seldom lacked adornment in the shape of a brilliant Irishman. Irish Dogget, in Cibber's time, must have been a marvel of talent and versatility. Brougham, as an actor, was the lineal descendant of Charles Connor, of Tyrone Power, and especially of John Johnstone—he whose daughter made a runaway match with the elder Wallack, and became the mother of that graceful and glittering comedian, our Lester, who, indeed, was named for him, John Johnstone Wallack.

Some of the parts in which Johnstone was famous are Patrick, in O'Keefe's The Poor Soldier; Inkle, in Colman's Inkle and Yarico (the precursor of the delightful Gilbert and Sullivan operas); Looney McTwolter, in The Review, or, The Wags of Windsor; Dennis Brulgruddery, in John Bull; Major O'Flaherty, in The West Indian; Murtoch Delany, in The Irishman in London; Captain O'Cutter, in The Jealous Wife; and Sir Lucius O'Trigger, in The Rivals. Several of those parts, and many others like them, were acted by Brougham, and no performer could ever have embodied them with closer fidelity to the Irish nature, with rosier humor, or with more felicitous art. It is recorded of Johnstone that his vocalism, though unscientific, was delicious: he was a lovely singer; and also it is recorded of him that he enunciated the word "beautiful" with a rich significance of emphasis never equaled by anybody else.

Brougham's singing was of the same lawless order, and, as may be surmised, less fascinating; but for investing words with the honeyed cadence of Irish blarney Brougham possessed a capacity quite superlative. His wheedling tones and sparkling mirth, when he acted Captain Maguire, were captivating and irresistible. (Julia Bennett Barrow was the Widow Delmaine, and a tantalizing and dashing widow she was, when I first saw him play Maguire.) His performance of McShane, in Bayle Bernard's Nervous Man, was the perfection of rattling vivacity and audacious, merry impudence; while as Felix O'Callaghan, in His Last Legs, he embodied a broken yet spirited gentleman—putting a bright face on misfortune, showing intrinsic kindness and a keen sense of honor—in such a way as to touch the heart, even while evoking peals of laughter.

Another of his fortunate performances, of this class, was that of Fitzmaurice, in A Gentleman from Ireland, a play written by Fitz-James O'Brien, to which Brougham made considerable additions. At one point in that piece he introduced what he called "ad libitum language," saying whatever occurred to him at the moment, and depending on his interlocutor to respond and keep up the colloquy. That was a custom of some of the older comedians of the British stage, such as the famous William T. Lewis and the gorgeous Robert Elliston. Fitzmaurice is a fine type of the Irish gentleman; full of fire and feeling; tender, gallant, gay, cheerful in adversity and inexhaustible in humor. The part exactly fitted Brougham, and he played it with the ease of second nature. As the elegant Sir Lucius O'Trigger he was perfection. No one in our time has played that part so well. It was the Irish gentleman more than the Irish peasant that elicited Brougham's best powers—although he was exceedingly droll in such parts as Rory O'More, Pat Rooney, Larry Hoolagan and Teddy O'Rourke.

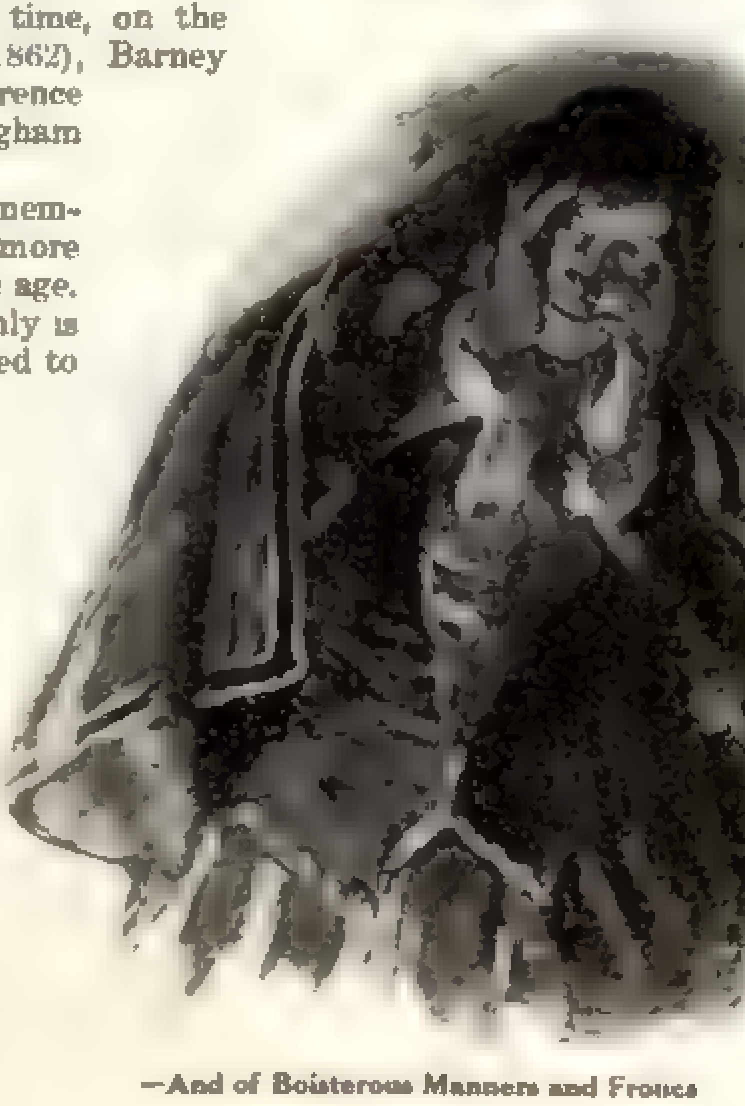
The Irish singing comedian John Collins, famous as Paul Clifford, whom I often saw, and much admired, during his last season in America, was accounted extraordinary as McShane and O'Callaghan; but, though polished and vivacious, Collins possessed nothing like the elegance and dashing buoyancy of Brougham. The consummate representatives of the Irish peasant, in our time, on the American stage, were John Drew (1827-1862), Barney Williams (1824–1876), and William J. Florence (1831–1891); as the Irish *gentleman* Brougham excelled them all.

Old persons, it is commonly believed, remember the incidents of very early life much more clearly than they remember those of middle age. That may or may not be true; but it certainly is true that old persons who might be supposed to possess interesting and valuable recollections commonly defer the record of them until too late an hour—till their enthusiasm has lapsed into indifference and their minds have become enfeebled with sloth. I often urged John Brougham to write his reminiscences and he often promised to do so, but he did not begin the work till within a few months of his death, when his spirit was broken with disappointment and his body was wasted with disease. After his death the few pages of an autobiography that he had commenced were placed in my hands. Those pages are agreeably written, but their value is inconsiderable. They relate to minor domestic incidents of his boyhood, and they proceed not beyond his entrance at Dublin University, with some account of practical jokes at college and of boisterous manners and frolics in the Dublin Theatre Royal of that time.

His life extended over a period of seventy years, and, socially and professionally, he came into contact with many interesting persons and had lavish opportunity of observing many interesting events; but he made no chronicle of his memories. His talk, indeed, was picturesque with description and amusing with anecdote; but his talk is lost.

I recall many occasions of festive companionship with him when the conversation was delightful: the smoke, however, goes up the chimney. Faithful record of the talk on even one night, years ago, when John Brougham, John Gilbert, Lester Wallack and I dined together at Brougham's house, in West Twenty-fourth Street, New York (he kept "bachelor's hall" there, at No. 14), would be a veritable "purple patch" of pleasantry, wit, satire, reminiscence, artistic discussion, kindness and mirth. Those old friends of mine are dead; their labors, ambitions, hopes, joys and sorrows are all at rest; their "flashes of merriment" are silent and dark. No pen but Brougham's own could write the full chronicle of his long and rich experience.

In variety of illustrative anecdote Brougham's talk was exceptionally rich, but his spontaneous fluency and deliciously vital and droll manner cannot be signified in words, nor would it be possible to record a tithe of his comic stories. He manifested a particular aversion to Charles Kean and to Macready, both of whom, as "stars" of the first magnitude, had acted under his management. Charles Kean, he declared, was the most selfish of actors. "When I had worked hard, and almost exhausted myself, to make everything pass off smoothly and pleasantly for him," he added, "all he could find to say to me was that somebody in the balcony had slammed a door and caused him great annoyance, and that it must not occur again. Kean," Brougham said, "had a voice like a man with his mouth full of pudding. When he acted Shylock he used to exclaim, 'You take my life when you do take the *beans*' (instead of *means*) 'whereby I live.' Everybody employed on the stage had to wear list slippers when Charles Kean was acting."



—And of Boisterous Manners and Frolics

Brougham's disapprobation of Macready was still more emphatic. It is a matter of record that in the fall of 1848, in association with Burton, he leased the Howard Athenæum, Boston, in order to present Macready and Mrs. Wallack—an actress of stately presence and remarkable dramatic power, the wife of J. W. Wallack, Jr.—in plays of Shakespeare.

Many years afterward, talking with me about the vicissitudes of his career, he related an anecdote of Macready, which seems particularly to illustrate the petulant severity and the irrational temper, commingled with kindliness, so characteristic of that great actor. The night, he said, was very stormy. Macready was in his dressing-room, attended by a serving-man, whom he had brought from England as a dresser. "Look about you," the stern actor fiercely exclaimed, addressing his attendant. "Where is it? Can I have nothing done as it should be?" The terrified servant looked about, but remained bewildered and helpless. "My book of beards," growled Macready—"where is it?"

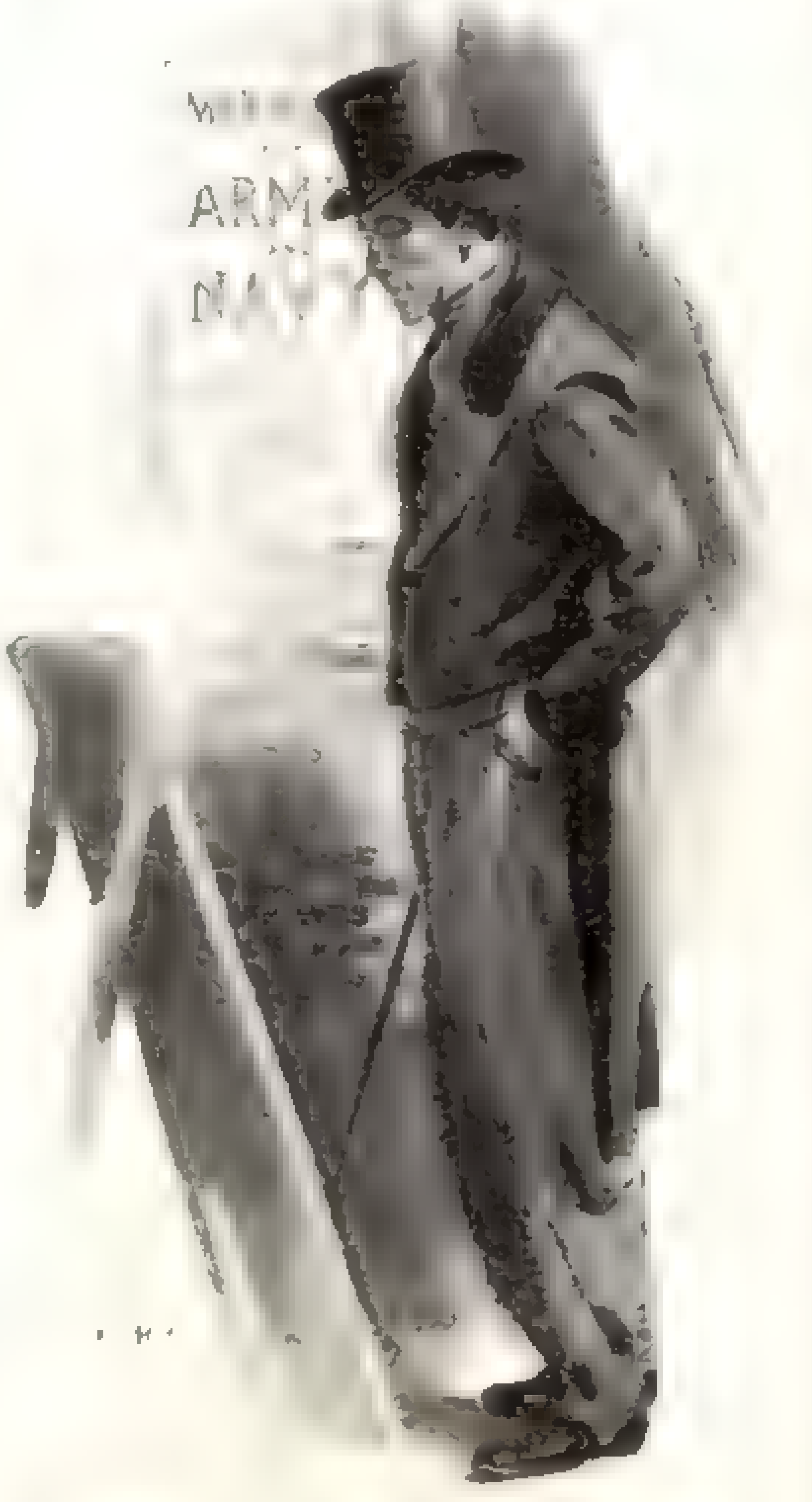
"I must have forgotten it, sir," said the frightened dresser. "I'll run to the hotel and fetch it." The attendant departed.

"I had come to the room," said Brougham, "to make sure that everything had been done for Macready's comfort. When the servant had gone he produced a bottle of sherry, and, without ever offering me a single taste of it, he sat there, sipping the wine, and, with many oaths (for, although pious, and sincerely so, he was, when excited, profusely profane), cursing the negligence of everybody.

"Soon the servant came back, bringing the book of beards. Macready received him with anger and fearful imprecation, consigning his soul to the nethermost pit. 'When I took you from London,' he exclaimed, 'I promised your friends that I would look over you, and take care of you, and now, on such a night as this, *you go into the wet streets with nothing on your feet but slippers.*' Then there was another burst of profane indignation. It was a case of filling the air with brimstone."

Brougham's ancestry was, in part, French. He came of a well-reputed and prosperous family; he was born in Dublin, May 9, 1810; received education at private schools and at the Dublin University; "walked the hospital" in his native city with the design of becoming a doctor, but, because of financial adversity, abandoned the study of medicine and went to London to seek his fortune. Destitute in that city, he tried to enlist himself as a soldier, but the recruiting officer, to whom he had applied, perceiving that the handsome youth was fitted for a better station than to become "food for powder," dissuaded him from enlistment, gave a guinea to him, and advised him to seek a different service. That proved to be the crisis of his destiny, for, within a few hours of that incident, he was, by chance, led to the Tottenham Court Road Theatre—afterward the Prince of Wales—where, presently, he obtained employment, thus beginning the dramatic career which ended only with his life.

He made his first appearance on the stage in 1830, in six characters, in Pierce Egan's drama of Tom and Jerry—a rough-and-tumble play, that once was exceedingly popular. His professional labors were divided between England and America. He came to this country in 1842, remaining here until 1860, when he returned to England. He came again to America in 1865, and here he resided, in active occupation, till the end of his days. His last appearance on the stage was made at Booth's Theatre, New York, October 25, 1879, as Felix O'Reilley, a detective officer, in a play by Dion Boucicault, called Rescued.



The Handsome Youth was Fitted for a Better Station Than to Become "Food for Powder"

Brougham wrote upward of threescore plays, the first of them being a burlesque for William E. Burton, produced at the Pavilion Theatre, London, in 1831, and the last being a romantic drama, having a political bias, entitled Home Rule; as a patriotic Irishman he felt, and evinced, much interest in that subject. In a memorandum of his career that he wrote for me in 1868 (the manuscript of which I still possess), he claimed joint authorship with Boucicault of the comedy of London Assurance—his words being as follows: "Wrote London Assurance, in conjunction with Boucicault, who claimed the entire authorship, according to his usual ungenerousness. Had to bring an action against D. B., whose legal adviser suggested payment of half the purchase money, rather than conduct so damaging a case." Boucicault, who then called himself Lee Moreton, had sold the play to Charles Mathews, who produced it May 4, 1841, himself acting Dazzle.

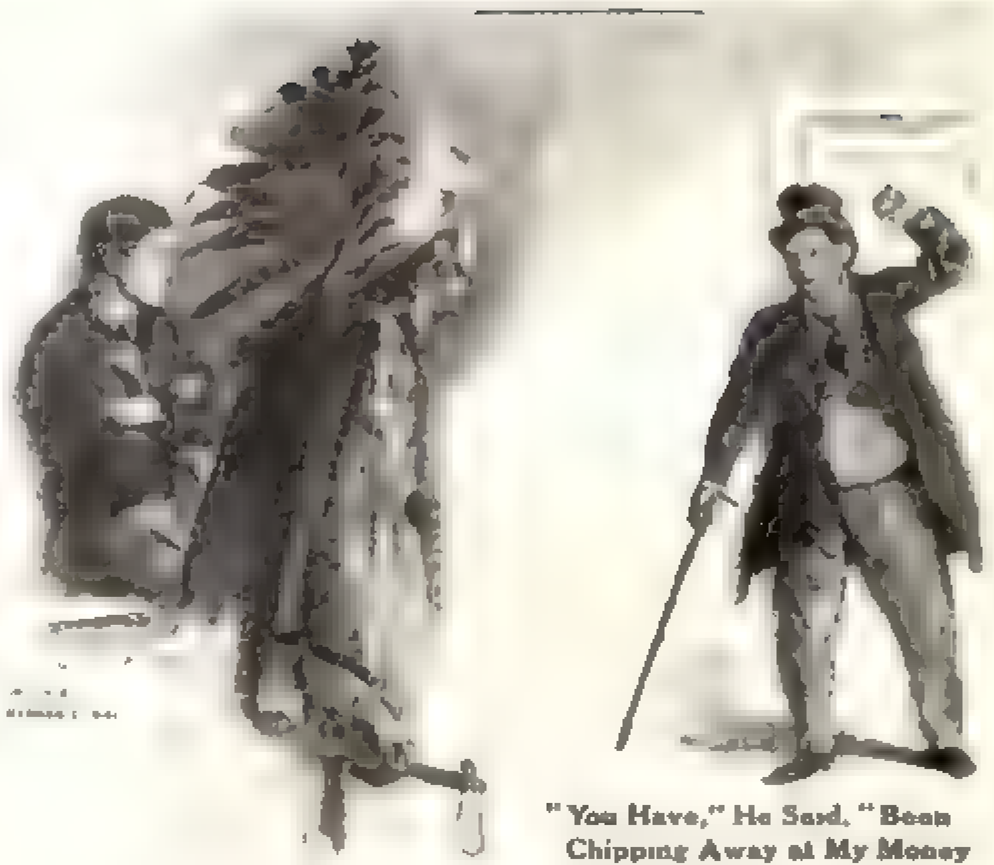
In later years Brougham and Boucicault consorted, professionally, on amicable terms, but their private estimates of each other were not of a flattering character. Speaking to me of Boucicault, and descanting on the singular instability sometimes discernible in the Irish race (a fickleness that Lord Beaconsfield attributed to its "propinquity to the wild and melancholy ocean"), Brougham once said: "If Dion had to play a second-old-man, he would scalp his grandfather for the wig." "Boucicault's voice," he remarked, on another occasion, "sounds like the rattling of broken china at the bottom of a dry well." Recording those observations, I can but think of the humorous remark of Doctor Johnson. "Sir," said that sage, "the Irish are a fair people; they never speak well of one another."

It ever seemed to me that in temperament Brougham was kindred with the poet Oliver Goldsmith. He had the same benevolent simplicity and careless generosity—and he had the same bad luck. He was delightful in his art, whether as actor or writer, but in practical affairs he was customarily unfortunate, because he was a dreamer. He wrote well and he acted well, but almost every business enterprise in which he embarked came to grief.

In the time of our Civil War he sold, for twenty thousand dollars, a large tract of land that he owned, near the lake shore in Chicago, which, if he had kept it a few years, could have been sold for half a million. He sold to the great comedian, William E. Burton, for about two hundred and fifty dollars, his play on the subject of Dombey and Son, which prosperously held its place on the stage for two seasons, and upon which Burton reared the structure of his fortune—giving that wonderful serio-comic personation of Cap'n Cuttle.

He undertook to establish in New York a comic paper, called the Lantern, but in the course of its lifetime of eighteen months he only succeeded in losing upward of four thousand dollars. He opened Brougham's Lyceum in 1850, but, when obtaining a necessary loan of money, he signed, without reading it, a paper that forfeited his lease; so that, after about fifteen months, the theatre was taken out of his hands (it became Wallack's in 1852), and he was left burdened with a debt that absorbed most of his earnings during several ensuing years. He managed the old Bowery Theatre for ten months, from June 30, 1856, till April 29, 1857, frequently changing the bill, and once producing, in a magnificent style, Shakespeare's King John, for which he used Charles Kean's scenery, considerably augmented; but the venture failed. He adapted The Duke's Motto, for Charles Fechter, when employed at the London Lyceum, but, as he told me, his sole recompense was a small box of cigars that Fechter gave to him, after the play had been successfully produced and was filling the treasury.

To the last, although his career was not barren of triumphs and blessings, mischance and disappointment attended his steps. "Ah, me," he once said, "if I had quarreled with misfortune I should have been dead long ago." In a kindred mood that Irish tragic genius, Gustavus V. Brooke—who had every reason to know, for his life was one of harrowing vicissitude and much sorrow—declared that "an Irishman is never so happy as when he is in trouble."



"You Have," He Said, "Been Chipping Away at My Money Long Enough"

One example, in particular, of the merciless perversity with which misfortune pursued Brougham was seen in the episode of Brougham's Theatre. His experience with his Lyceum venture, in 1850, had been painful, for in that he was victimized through his own heedless indiscretion; but his experience with his Theatre venture, in 1869, was wretched and pathetic, for in that he was oppressed by ruthless tyranny and humiliated with bitter disappointment.

Brougham's Theatre was opened by him on January 25, 1869, on the site of the house now called the Madison Square. It lasted ten weeks—until April 3. The plays produced were Better Late Than Never; The Dramatic Review for 1868; An Irish Stew; A Gentleman from Ireland; the burlesque of Pocahontas; Jenny Lind; Perfection; His Last Legs; and the travesty called Much Ado About a Merchant of Venice. On the closing night—an appropriate choice—His Last Legs was performed, and Brougham made one of those sparkling speeches for which he was remarkable, eliciting much laughter when, humorously referring to the short life of his theatre, he quoted the epitaph on a baby:

Since I so very soon am done for,
I wonder what I was begun for.

It happened that I was present in the greenroom of Brougham's Theatre on the night when the lessee of the house, Mr. James Fisk, Jr., came there to decree its dissolution. That autocratic parvenu was flashily dressed, and he carried a thin, black bamboo cane, which he swung wildly in the air as he poured forth upon James Schonberg, the stage-manager, a copious torrent of abuse. He seemed to be ashamed of himself, and, naturally, for that reason, he blustered with ever-increasing violence. His piglike countenance was flushed with wrath; his voice was high, thin and shrill. The burden and purport of his speech were conveyed in one sentence, upon which he laid much emphasis.

"You have," he said, "been chipping away at my money long enough." Brougham, dressed as the Indian chieftain Powhatan, stood before him, grasping the tomahawk that is carried by that imperial savage; and more than once it seemed as though the exasperated warrior was about to make a practical use of that weapon; indeed, he afterward assured me that he was strongly tempted to smite his assailant.

James Fisk, Jr., was an uncouth person from Vermont, who had begun business life as a pedler of dry-goods; had become a merchant; had prospered in his affairs; had formed an alliance with the astute Jay Gould to seize the Erie Railroad; and, incidentally, had turned his attention to speculative management of theatres. A more obnoxious individual never imposed himself upon the stage. He was ultimately shot and killed by one of his quondam associates in a quarrel about a woman. It would be wasteful to expend many words upon such an interloper, but record of a single incident will illustrate at once his character and his theory of theatrical management. On the night of a private view of Brougham's Theatre, which immediately preceded the opening, and which was given for the information of the newspapers and for the pleasure of the manager's friends, George H. Butler, nephew of General B. F. Butler, of Massachusetts, accosted me on the stage, and, speaking for James Fisk, Jr., whom he then represented, said that, for a very slight service, I could receive an annual salary of twenty-five hundred dollars from that potentate, if I so desired.

The proposal was peculiar, and I made inquiry as to the nature of the service. "Only to keep his name before your readers," said Butler; "only to drop into the paper an occasional paragraph about him; anything pleasantly personal; anything that might do him good. There is no labor in it; all he wants is to have the good-will of the press."

"You can tell Mr. Fisk," I replied, "that I have never been carried in anybody's pocket, and that I don't intend to begin."

(Continued on Page 25)

LIMITING OPPORTUNITY

MANUFACTURING

By JAS. H. COLLINS

WHAT are the opportunities in this country to-day for the young man who has made up his mind to be a manufacturer? Are there any? Is it true, as so often asserted, that great industrial corporations have monopolized every field? Do they control everything, from raw materials to the consumer's nickel or dime?

This is rather a large subject. It has many phases. Everybody holds some opinion on it already, and an opinion that is usually colored by personal experience. The man who has succeeded cannot understand why all men should not succeed. The man who hasn't succeeded does not see how any one can, and would be a little more than human if he did not seek evidence that the trusts or some other forces outside himself had rigged the game against him. The gills of the trust magnate redden as he denies that opportunities are all gone. He points to the fact that his own corporation, huge as it is, controls only seventy per cent. of the business in its line—what other proof is needed to show that it is not a monopoly? On the opposite hand, there are innumerable stories of how small manufacturers have been forced out of business by trusts. In many towns can be found abandoned factories, warehouses and stores, relics of consolidation and concentration of industry. They look doleful enough. But in other places, obedient to some new condition in production or trade, new industrial towns have sprung up on the prairie, brand-new, like the Steel Corporation's town of Gary, Indiana.

"How Much Capital Would a Young Man Need to Go into the Steel Business To-day?"

When the whole industrial situation is viewed statistically there seems to be a large body of evidence to show that opportunities still exist, and that trust conditions have introduced no influences more malign than were found under the old conditions.

It is frequently asserted, for instance, that trusts are bankrupting our independent business men. One of the commonest general statements bandied about is that nine-tenths of all our business men fail. An investigation of this statement by one of the large rating agencies some years ago, however, showed that it is a pure fallacy. The percentage of failures for a long period was demonstrated to be within five per cent. The records of failures since the true trust era began in 1898 also give encouragement. If a trust drives a man out of business he must either fail or sell. The figures for 1906 showed a ten per cent. reduction in manufacturing and commercial disasters over 1905, which was an exceptionally favorable year. And in 1906 the San Francisco calamity was an adverse influence. The number of failures has not been so small since 1892. In spite of the great increase in manufacturing from 1890 to 1904 (a growth from nine billions to nearly seventeen billions) this item of failures has been steadily reduced from year to year, so that it would take three years like 1906 to equal the aggregate of business disaster in 1893. This item of failures, too, includes all the shortsightedness, incompetence, insufficient capital and other misfit elements in business. In the total of 10,682 commercial failures of 1906, only 2490 were of manufacturers, and 349 brokers and transporters, the remaining 7843 falling among retailers.

What proportion of the business of the country are the trusts doing?

This is a matter on which figures are not so readily obtained. But an examination of the large industrial corporations reveals interesting facts. It is doubtful, first, whether any such thing as a monopoly exists in the country, despite the vicious efforts that have been made to establish one in innumerable lines of manufacturing. The only downright monopoly is in transportation, where a road occupies its territory alone, as in the case of the New York, New Haven and Hartford. Where competing roads divide territory there have been notorious monopolies set up through rebating, but it now seems certain that the law is to abolish these. The question of whether a corporation is strong or otherwise in its industry, therefore, now comes down to a consideration of its manufacturing strength, apart from illegal privileges.

Standard Oil is conceded to be the best-organized industrial corporation in the country, with a strong element of monopoly built up through many years by exceptionally aggressive, able management. Standard Oil controls raw materials controls rights of way, controls shipping terminals, and secures preferential benefits of many kinds. It is protected by tariff in its 200 by-products, has valuable patent rights, and is also greatly strengthened by efficient methods. The young manufacturer who sets out to compete with Standard has a hard game on his hands. The largest outside estimate of Standard's control of the oil industry gives it 84 per cent. of the domestic and 90 per cent. of the export trade. According to figures furnished by the company itself, Standard controls a little more than one-third of the production of crude petroleum in the United States, and makes about 80 per cent. of the refined oil.

The Tobacco Trust is credited with 90 per cent. of the business in some products, notably plug tobacco—it was founded by plug tobacco men. It is also credited with 40 per cent. of the export business. But thousands of small manufacturers of cigars and cigarettes seem to be holding their own in this field. The census reported 14,522 establishments in 1900, and these had increased to 16,395 in 1905. The Internal Revenue department counts smaller shops, and reports 27,190 cigar and cigarette manufacturers for 1905. James B. Duke has said that the trust pays $30,000,000 a year internal revenue to Uncle Sam. But the Government's internal tobacco revenue in 1906 was about $50,000,000, so that the trust has sixty per cent. of the business. The element of monopoly in its industry is held to be moderate. It has won by able management and unscrupulous methods in fighting.

The Sugar Trust is credited with from 70 to 90 per cent. control in its field, due to domination of raw material and tariff benefits.

The Steel Trust isn't quite holding its own, despite the tremendous business it is doing. In 1905 it produced only 44 per cent. of the pig iron, 60 per cent. of the steel ingots, and 47 per cent. of the finished steel products (rails, etc.). The rest were turned out by independent mines and mills. In 1902 the trust had 44.7 per cent. of the pig iron, 65.7 of the ingots and 50.8 per cent. of the finished steel. Among the very large industrials, in fact, the Steel Trust seems to offer the best opening for competitors statistically. Despite its enormous system of mills, mines and transportation, there is plenty of iron for the independent manufacturer in the South and East, and ore is also imported from Greece and Spain.

"How much capital would a young man need to go into the steel business to-day?" a steel man was asked.

"Well, if he wanted to do it right, and control his coke and ore, I'd say about twenty-five million dollars."

In a leading statistical work on the industrial corporations there are described about eighty lesser trusts—corporations ranging from $2,000,000 capital up to $120,000,000, and making anything from baking powder to harvesting machinery. In an analysis of eighty-two such industrials it is shown that three control more than 90 per cent. of all the business in their fields, eight control 90 per cent., sixteen control 80 per cent., eleven control 70 per cent., fifteen control 60 per cent., eleven control half the business. Three others are credited with large control, three with small, two control 40 per cent., one controls 20 per cent., and eleven have unascertained control—therefore more or less negligible. The element of monopoly in each field was also considered, as having bearing on the value of the stock of each corporation. In only 18 was this element put as "large, important"; in 27 trusts it is "moderate," and in 37 it is "small or none." Five are strong because of their control of raw materials; 29 look to the tariff for their chief benefits; 33 have an advantage or almost a monopoly because they hold valuable patents; 20 have valuable trademark rights, and 20 are classed with efficiency or large-scale production as their strongest features. The fact that the market value of all these corporations to-day is much less than their stock was originally sold for, and the fact also that patents expire, and tariffs may be revised, and efficiency is something that cannot be monopolized—these things would lead to the conclusion that the average trust, when stripped of illegal advantages may not be so fearful a competitor as is now generally thought.

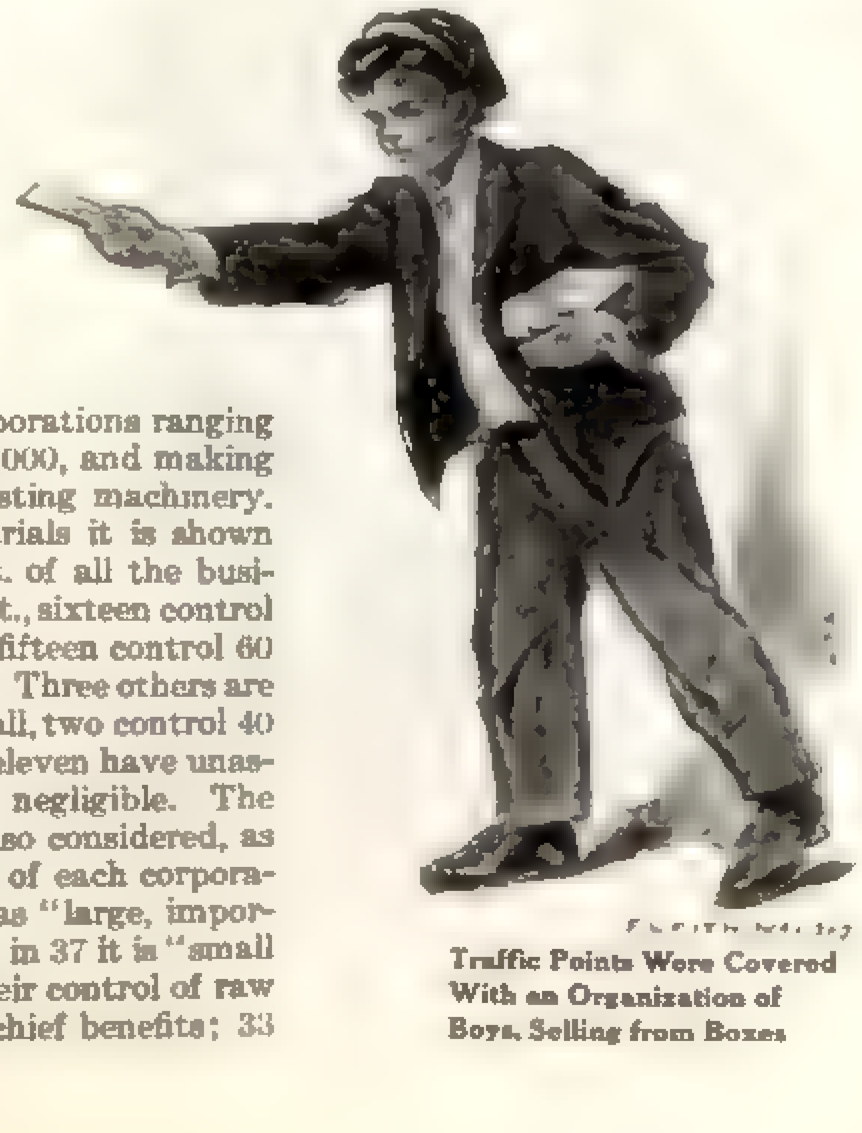
But leave statistics for a few moments and view the thing from the standpoint of a real independent manufacturer fighting a representative trust.

There is probably no stronger trust in the country than Diamond Match, though its capital is moderate—$16,000,000—and it operates with a commodity of which we use only about $6,000,000 worth annually. Diamond Match is one of the oldest industrials. It really began when President Barber went to work in his father's match factory at fifteen. For fifty years he has lived in the match business, developing processes as well as organization. In 1881 he consolidated 36 plants, and in 1889 a further organization was effected taking in 18 plants, and since then he has bought others. It has to-day an organization covering, but not controlling, raw materials. It has alliances with great foreign manufacturers of matches. It has tariff advantages. It has vast tracts of timber land under a forestry system that assures a perpetual supply. It has automatic machinery that is more valuable than all these, making matches 75 per cent. faster than the machinery of thirty years ago. In 1881 Diamond Match employed 3500 to 4000 people. To-day, with this machinery, at one plant in Barberton, Ohio, it makes 50 per cent. as many matches again as were consumed in the whole country in 1881, and with only 800 employees. But in a few years the patents on some of this machinery will expire, and already a competing machine has been put on the market, the invention of a former head machinist of the company, which is said to turn out 225 cases per day to Diamond Match's 175 cases. Diamond Match once paid twenty per cent. dividends. It is now paying ten, and there is talk of a reduction to eight. It had to raise $1,000,000 more capital last year for plant and land purchases. Still, it is a good fighting entity as a trust, and enjoys advantages, won through legitimate development of its product, that make it an unpleasant antagonist for the man who wants to make matches independently. Quite a number of independents, however, are doing business in this field—the census reports 23 match factories in 1904, and of these at least eight are said to be outside the trust.

The most interesting of the independent manufacturers is operating as an individual. His name is John T. Huner. He has a match factory at Evergreen, Long Island, and his business story gives a more direct insight into this opportunity question than all the statistics, ethics and theories.

John Huner was a wholesale grocer. His operations called for a high degree of skill in merchandizing. He took large lots of canned goods from a packer, or relieved a cigar manufacturer of excess goods, and by enterprise in selling to retailers reduced congestion at some point in the grocery trade. He did this by devising attractive sales plans, unloading excess quickly—by brainwork.

One day an independent match manufacturer came along and sold John Huner a carload of matches. Before he could dispose of them in turn, somebody came along and told him that he must not handle independent matches. "All right," said Huner; "after this car is gone



Traffic Points Were Covered With an Organization of Boys, Selling from Boxes

I will buy no more." "You don't seem to catch the point," said Somebody; "you mustn't sell that carload—if you do Diamond Match won't sell you any more goods." Huner sat down, weighed the octopus against its competitors, and then disposed of his matches through the retail grocery trade. The octopus was as good as its word. It cast John Huner into the world of outer darkness without a match, and there he had to operate on goods bought from independents. From time to time the trust came along behind him and bought up the factory from which he drew supplies. But as the months went on he became very much interested in this particular product, and the upshot of it was that he decided to get right into the match industry himself, making his own goods.

Two years ago the factory at Evergreen was built. Huner knew little about processes at the outset. He could not use any of the fine automatic machinery Diamond Match controls. He had not as much capital as he needed, and when he borrowed money must pay it back, where the trust simply issued new stock. But, though his knowledge of manufacturing matches was small, he knew how to sell them. John Huner is not a young man. He has been selling groceries until his hair and mustache are snow white.

When he selected Long Island as a factory site the whole match trade shook with Olympian laughter. Long Island to manufacture matches! Why, it is hundreds of miles from timber. All the trust factories are placed near forests—in Maine, Wisconsin, New Hampshire, Michigan. If this wasn't handicap enough, he had to make matches almost wholly by hand. But John Huner had a surprise in store for the trade. He not only produced good matches but began to give, from the very start, just double the number of lucifers to the consumer that the trust gave. Diamond Match puts 500 in a five-cent box. Huner packed 1000 for the same price. Furthermore, while he was a long way from basswood logs, he had found that most of his chemicals—chiefly imported—could be bought as cheap or cheaper in New York than elsewhere. Then, right at his door lay Brooklyn and Manhattan and Jersey, with nearly one-tenth the whole population of the United States ready to consume Huner's product at the statistical ratio of five lucifers per capita per day.

The Trust has Bought its Share of Competitive "Gold Bricks"

This independent manufacturer has found that there is no difficulty in making matches by old processes, giving twice as many to the consumer, and making money, so long as he can sell his product. The trick is all in selling, he says. John Huner knows how to sell. Diamond Match has met him hand to hand in Brooklyn. But all over Brooklyn are his signs: "1000 for five cents; not made by the trust." The octopus has cut prices and even given matches away. But they never give any matches to the *consumer*, and the public naturally is unresponsive when a groceryman gets goods for nothing and asks the same price for the same number. In this game of a thousand for five cents Huner has a knock-down argument.

Some time ago there was alarming talk in New York City about the number of fires started by matches. This danger had become so great, said the authorities, that measures must be taken to mitigate it. Matches were to be regulated. Only certain kinds were to be sanctioned under license, and presently the words "Licensed match" began to appear on boxes. Rules regulating the placing of match-safes in homes, so many in a house, so many feet from the floor, were talked of, and another important point in preventing fires was the number of matches to be sold in a box. More than 500 was dangerous, said the authorities—put 600 in a box and the whole thing was likely to go off and burn up property. But after a time this talk died down, and now little is heard of licensed matches.

That, says John Huner, was nothing at all—just the trust after *him*, trying to get him down to the 500-for-a-nickel standard.

The scheme failed. Then the trust went round through the wholesale grocery trade, and one day when Huner called to sell goods to a large house he was told that an agreement had been signed, and that jobbers and wholesalers could not distribute his goods.

Right here comes in an important point in this whole matter of trust oppression. If things are as bad as one would presume, ethically, such a combination against John Huner should have struck him as a matter of course. But it didn't. In all his long business career it seemed to be the first time that he had really felt the trust pinch him—the first time that any one had said:

"We are big, and you are little, and we are going to squeeze you to the wall."

The Gills of the Trust Magnate Redden as He Denies that Opportunities are All Gone

John Huner's first thought was for his country. Had it come to the point where a man cannot make goods in this free country and sell them according to his ability? Then he began to think about himself. If the wholesale houses laid down the proposition that they were distributors, and forbade him to approach the retailer direct—if they did this, and he protected them, and then they turned around and signed an agreement not to handle his goods at all, hadn't he better begin selling to retailers? There was only one answer. He did begin selling to grocers direct, and is selling to-day, and doing well. He cuts 60,000,000 match splints a day. His factory is prosperous. His business is growing. He felt pretty bad when the agreement against him was brought about, but now wants it understood, above all things, that he is content, and has no ill-will even for the trust, and is thoroughly satisfied to make matches by the old process, give twice as many for the money, and take the profit there is in it. The agreement against him he regards as a conspiracy, but says he has neither time, money nor disposition to take it into court. Once in a while he inserts an advertisement in New York and Brooklyn papers, and "Not made by the trust" seems to be a valuable phrase to him. The agreement which wholesalers have signed, by which they are prohibited to handle independent matches, is an ingenious one, and said to be legal. It is virtually a contract making them exclusive agents of the Diamond Match Company. The wholesaler agrees for a commission to devote his entire selling facilities in this product to Diamond matches. But some wholesalers have refused to enter into such a contract.

Huner makes an old-fashioned type of match. Where the Diamond's splints are round, his are square. Some manufacturers have been able to compete with a large corporation making a fine product, but inventing something finer and thus obliterating price considerations. Huner has taken up the match of fifteen years ago and makes a strong appeal to the public by giving greater quantities. The retail grocer, too, makes a larger profit on Huner's goods, though this independent manufacturer has to bear the expense of a wagon service to distribute them. But he isn't paying any dividends on water, and he has found one or two vulnerable points in the grocery situation that favor him immensely. The wholesale grocers who have been tied up by the trust are very useful in distributing a manufacturer's product cheaply. If they would handle Huner's matches he could sell his delivery wagons and horses to-morrow. But now that he has to distribute goods at his own expense, there are large chains of grocery stores in New York under one ownership and management. One proprietor buys for 170 stores, and to get the patronage of such a chain is a good-sized business in itself.

Huner says competing with a trust is like playing checkers. Here are the trust factories, right next door to forests—black pieces in strong positions on the board. Well, you move your single white piece of a factory right next door to a big consuming community. Freights, distribution and so forth make matters equal. Here is the trust with its wonderful machinery, built legitimately by long experiment and investment. Good. The trust got that equipment by enterprise, and by starting in business fifty years before you did. Let it have the equipment, and sell matches cheaper—you can do it if you master the business. Huner believes that brains still count—but they must be brains.

It may appear to the reader that he is an exceptionally capable man, holding his own in a situation where an average man would be crushed. There is also the question as to whether his success is permanent. Can the trust crush him in the end?

A well-informed observer in the match industry is of the opinion that Huner has secured a solid footing. The graveyard of Diamond Match is difficult to estimate. From time to time in the past fifteen years it has absorbed independent factories by purchase, among them a number of plants that, it is said, were organized rather for sale than genuine competition. The trust has bought its share of competitive "gold bricks." Whether it has driven out of business any manufacturers who would have continued under former conditions is doubtful. Huner's strength appears to be in his intensive cultivation of a populous territory and his attractive proposition to the retailer and consumer. The trust has not so far met him on his own ground, match for match, nickel for nickel. This observer believes Huner is well intrenched, and can hold his own. Court decisions in Tobacco Trust and other cases have made illegal some of the tactics freely employed five years ago. Huner can probably be driven out only by purchase, but as he has sons, and has gone into match manufacturing with the second generation in view, it is not thought that he will sell.

An independent manufacturer who demonstrates that he has come into an industry to stay can often, where product and prices are right, make good-will much faster than the trust. A trust consolidates a number of factories and sells large blocks of stock representing the good-will that these factories have built up by years of fair dealing. When the stock is gone it often proceeds to tear down this asset of good-will by oppressive tactics, making enemies in the trade and among consumers. This, with higher prices, often gives an opening to independent manufacturers.

An independent like Huner works under a disadvantage until he has demonstrated both his ability and intention to stay in business. For, in many instances, such independents, after establishing a successful factory, making agreements with wholesalers and retailers, and building up a snug little trade, have sold out to the trust, leaving their allies in the ditch and open to trust punishment. But once this distrust has been overcome, an independent manufacturer like Huner seems to find support with dealers and the public.

When a man can do what Huner has done, he has character, and this element of character is a real asset, even in a fight with a trust. Back it up with good salesmanship, let the public know that a trust fight is on, make good goods, advertise them properly and sell them at a fair price, and the chances that such a business will endure and grow are fairly good.

An examination of industrial fields where there is trust domination will show independent manufacturers in nearly all, some growing rapidly, others doing a fair, profitable business like Huner, and many others only maintaining a foothold. In some industries an independent is tolerated as long as he remains too small to crush. It costs money to crush competition—the Tobacco Trust is said to have spent $5,000,000 to drive one independent plug company to the point where it would sell its factory and brand. The moment a young manufacturer sets foot into a trust's field of operations he can look forward to stiff fighting, unscrupulous fighting, a well-equipped organization backed by capital and other adverse factors. He is competing, too, with advancement in that field—improvements in product for a generation, lower cost of production, trade-marks and good-will, patent rights. The fact that independents hang on in these difficult staple industries, and that they not infrequently expand in a remarkable way when unfair competition is removed or some chink found in trust armor, seems to prove that opportunities have not been monopolized.

Outside of these hard-fought fields are minor industries and new ones where ability and small capital stand a much better show. The trusts tend to keep up prices, so that as a mere manufacturing proposition the independent man often has clear sailing.

A generation ago, when his father went into business, there was no trust opposition. But adverse circumstances were found in a lower tariff that let in foreign goods, and there was also a widespread distrust of anything bearing the mark of manufacture in this country. "Imported" was synonymous with "best," and "American" often stood for "doubtful" in the public mind. To-day domestic manufactures are in good repute, and they are purchased without question.

Editor's Note—This is the third of a series of articles stating the facts about trade monopolies and the business done outside of them.

Competing with a Trust is Like Playing Checkers

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A National Pedler's Pack

NATURALLY we think we know best. To advise others is one of the most agreeable forms of human fallibility. To enforce the advice with a club, or with halter and stake, seems an act of righteousness—to those who are doing the enforcing. Until recently, civilizing youth by beating it black and blue was supposed to be an elemental duty.

These cogitations follow the assertion, so positively made of late, that the United States cannot permit some Central American States to go to war.

The Monroe Doctrine was originally a bluff for defensive purposes. Nowadays we stick to the doctrine because we believe it is so good for our weak neighbors to the South. A number of comparatively recent events tend to raise the question whether we can protect them from the monarchical Powers without taking the next step of protecting them from themselves—as we see it.

Imagine that Nicaragua had diplomatically intimated to this country her firm conclusion that we must not fight with Spain. What makes our opinion of Nicaragua's needs so superior to Nicaragua's opinion of our needs is that we are incomparably richer and stronger. One is privileged to doubt that any country ever imposed its will upon an alien country to that country's good. England's rule of India has had obvious advantages for England. A continuance of the famines leaves the blessing to India an open question. The white man's burden is mostly a pedler's pack. Why should not two or any number of Central American States go to war if they wish? The reason is that it interferes with trade. Our Civil War did that.

Nations advance in grace and modesty more slowly than individuals. Yet we do nationally seem to see more clearly the virtue of leaving alien folk, whom we do not understand, free to work out their destinies in their own ways.

One Lone Stockholder

NEARLY a year ago the directors of the Pennsylvania Railroad appointed a committee to investigate graft. It had been shown that some under-officers had accepted gifts of coal-mine stock; others, of greenbacks. A suspicion of extensive rottenness had been given wide currency by the press. The same agency advertised the appointment of the investigating committee. In addition, an official notice of the committee was mailed to each stockholder.

After months of inquiry the committee recently made its report, not the least interesting or significant paragraph of which reads as follows:

"Of the more than forty thousand shareholders of the company one shareholder has communicated with the committee."

Forty thousand is a considerable number of persons, equal to the population of a flourishing city. Let us imagine that, in such a city, it had been discovered that some municipal employees were taking valuable gifts from city contractors whom they were in a position to favor officially, and that suspicion, as usual, multiplied the facts. Then, suppose that only one lone inhabitant out of the forty thousand was interested to the pitch of actually expressing himself about it—possibly twisting his whiskers and observing:

"Well, I'll be durned!"

This imagining will illustrate the position of the ordinary railroad stockholder. Legally, the Pennsylvania Railroad is an enterprise owned by forty thousand persons. In fact, about thirty-nine thousand nine hundred and fifty of them are so absolutely detached that the very idea of responsible ownership is foreign to them.

Western newspapers used to make a good deal of the many small stockholders of the Illinois Central who attended the annual meetings—enticed by passes that gave them a free visit to the city. When it came to the crucial question of ousting President Fish a little Wall Street cabal settled the matter.

The Railroad Divorce Question

DOUBTLESS Harriman is amused by the threat to divorce Southern Pacific from Union Pacific. He remembers how the Government divorced Northern Pacific from Great Northern by forcing a dissolution of the Northern Securities Company. The only practical result was a series of stock operations which netted him an enormous profit. Northern Pacific and Great Northern are to-day operated as unitedly as ever.

The Government might force Union Pacific to sell its controlling interest in Southern Pacific. The only result would be some more ingenious stock operations. The two roads would be operated as unitedly as ever. The Southern Pacific Company owns just nine miles of road. It operates 9342 miles. This great system, built upon leases and stock holdings, comprises parallel and competing lines.

If the Government should attempt to dissolve all unions of such lines it would have its work cut out for the next twenty years. Perhaps Harriman would like to see it waste its energy in that direction while he made hay with cent-a-mile freight rates and five-hundred-ton train-loads. Texas forbids the Southern Pacific to operate the lines that it controls in that State—so it obligingly has one of its sub-concerns operate them. This pleases Texas, perhaps, and is really no inconvenience to the Southern Pacific.

Every effort to undo consolidation is decidedly worse than useless. It would be better to-day if the Great Northern and Northern Pacific were formally merged as they were before the Northern Securities decision. The effect, to shippers, would be just the same, and the people would have the fact of monopoly clearly before them, instead of behind a veil. The country is about twenty years late in dealing with the transportation problem. It lost about that much time chasing "anti-monopoly" wild geese.

Trying to Squeeze Out a Tear

MOST railroad presidents feel in duty bound to look quite gloomy nowadays. But it is a hard job for them.

President Truesdale, of the Delaware, Lackawanna and Western, in his annual report speaks very soberly about "the universal and pronounced hostility to railroads," and points to the "startling" fact that the taxes of his road were increased by $572,915 last year.

Turning from these grave utterances to the fiscal statement, we find that Lackawanna's net earnings for the year amounted to forty-three per cent. on its capital stock. It paid cash dividends of twenty per cent., devoting the remainder to special improvements and surplus. In view of which, we judge that stockholders will be able to survive the shock of increased taxes.

President Smith, of the Louisville and Nashville, deplores that agitation and legislation are deterring investors from advancing capital to the roads. No doubt he remembers the comparatively recent transaction whereby thirty millions of the stock of his road was converted into fifty millions of collateral trust bonds, etc., and in that inflated form passed on to the investor.

No agitation deters the investor; but he hasn't any loose money—partly because he has of late put so many hundred millions into inflated railroad capitalization, in the form of collateral trust bonds, etc., issued by one road to acquire control of another. When the investor is in funds again the consolidating and inflating may be vigorously resumed, to the vast satisfaction and profit of the gentlemen engaged in it.

President Baer, of the Reading, protests rather calamitously against reduction of passenger fares in Pennsylvania, yet cannot really fear that such reduction will interfere with payment of the regular dividends on Reading common, which is all water, and which now sells at about one hundred and five dollars against thirty-eight dollars only three years ago.

Under such conditions it is hard to be really gloomy. There may be tears in the text, but the figures smile brightly through them.

Brain-Storm on the Pacific Coast

IT MAY seem presumptuous in us to give advice on a professional point to the able counsel who have been defending the famous Abe Ruef, of San Francisco. Nevertheless, we record the opinion that they have made a capital error.

Instead of all the toilful maze of habeas corpus, change of venue, writ of error, appeal and supersedeas, they should we believe, have relied simply upon the "unwritten law." They could plead forcefully that to graft is a natural, elemental human impulse which governed the conduct of unspoiled savages long before our fine-spun statutory codes imposed their sophisticating restraints upon man. We are not informed whether the defendant is blessed with spouse and offspring who might have been posed appealingly before the jury as the constructive beneficiaries of the acts mentioned in the indictment. But surely he has some female relations. A genteel aunt, or cousin once removed, would do very well.

It is a chief beauty of the "unwritten law" for defensive purposes that conduct of defendant toward such females as may be brought in for emotional effect cuts little figure. Having ample funds, Mr. Ruef could not have lacked plenty of solemn expert testimony to the effect that he suffered a "brain-storm" whenever he saw any loose money.

The "unwritten law" is rather disquieting for those of us who choose to restrain our propensities to commit murder and other crimes, because it obviously weakens our security against those who do not so choose. But its beneficial possibilities for persons on trial seem fairly boundless.

Gentlemen in Hard Luck

TO BEAR without reproach the grand old name of gentleman grows increasingly difficult in this country. One is reminded of the fact by various recent discussions which show that, in most American cities, the average pay of plumbers is higher than of college professors, and of carpenters than clergymen.

Private schools and colleges formerly had a decided economic significance. They were a very important part of the process of making gentlemen; and it was advantageous to be a gentleman because the best jobs were set apart for gentility. This is still measurably true of England.

But the Western world seems to have no particular use for gentility. With us the jobs to which the gentleman has a prior claim—which make gentility more or less a condition precedent—are about the worst paid and least desired. Economically a good union workman is better off.

Many friends of those institutions claim that the highest function of private schools and endowed colleges is still to produce gentlemen. If this is true there is an obvious flaw in the system; and the product, like the institutions that produce it, ought to be endowed. A minor portion of it will get the endowment by inheritance. Possibly the General Education Board will see its way to employing Mr. Rockefeller's last thirty-odd millions in endowing—not new plants, but the non-inheriting product of the old plants.

We notice, by the way, that the chairman of that board is said to send his own sons to the public school. Maybe they will not be gentlemen—that is, in the stock phrase, not acquainted with the usages of polite society. On the other hand, in a public school they may find something that is more useful in a democracy.

Protection with a But

THE South has always been to some extent a victim of the protective tariff policy. In fact, the policy was established in its present generous proportions at a time when the South was not represented at Washington. The policy has, of course, benefited Southern sugar planters, rice and tobacco growers.

But it has worked imperfectly in respect to the South's newer industrial growth. That growth, it would appear, came too late to benefit by what we may call the perfect flowers or the golden age of protection.

In the early days of the steel industry, for example, the Pittsburg mills were protected from the pauper labor of Europe by a duty on rails which enabled them to maintain prices forty dollars a ton above the foreign price; but, when the little unions got unruly, millowners promptly imported (duty free) cargoes of that same pauper labor. As early as 1867 a strike was broken by this simple expedient of bringing in foreign labor under contract; and in 1881, when the Carnegie plant, with a duty of twenty-eight dollars a ton on rails, was making profits of a hundred and forty per cent. a year, a Carnegie superintendent was able to report: "Another marked advantage which the works have is the diversity of nationality of the workmen. . . . This mixture of races and languages seems to give the best results."

Developing after this halcyon period, some Southern industries now get only a partial and imperfect benefit from the protective policy. They have a high price for their product, but not an abundant supply of cheap labor. As modified and weakened by the law prohibiting importation of contract labor, the protective policy does now to some small degree protect labor itself.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Good Indian

ONLY a few days ago the news came over the wires that Secretary Garfield, of the Interior Department, had reluctantly decided that the great increase in letter-writing consequent on his new position made it imperative he should cease signing his name James Rudolph Garfield and must hereafter mutilate that orotund self-designation to a scanty J. R. Garfield.

Mr. Garfield told the reporters about this sacrifice himself. He thought the people of the United States would be glad to know how nobly he is bearing the crosses imposed on him by public life. To him the loss of a single letter of James Rudolph meant much. Why, therefore, should it not mean as much to the eighty millions who are under his dominion as a member of the President's Cabinet? All through his career as Civil Service Commissioner and as Commissioner of Corporations, to say nothing of those days when he was a statesman in the Senate of Ohio, he signed that name James Rudolph Garfield. It was a fine, eye-satisfying, mouth-filling name. Now, when elevated to this high post, he must cut it down, boil it to initials, or never get his mail signed.

All of which may give an inkling of the seriousness with which Mr. Garfield takes himself. Personally, he has not the slightest doubt that he is the leader of a small bunch of prophets collated by President Roosevelt to save this unhappy land from the many ills that beset her, but which have not yet penetrated the understanding of the proletariat. Perhaps not all, but at least six and seventy-five one-hundredths of the burdens of the Republic, out of a possible ten, are on his shoulders, and he is staggering forward to the goal, heavy-laden though he is, but glad to be on the job in the crisis, glad to do this for his country, glad that he is so capable and so willing.

Some rude, coarse person asked the President why he appointed Garfield Secretary of the Interior—some rude, coarse person not acquainted with the finer motives that lead to serving the Republic at so much per—recently increased by act of Congress.

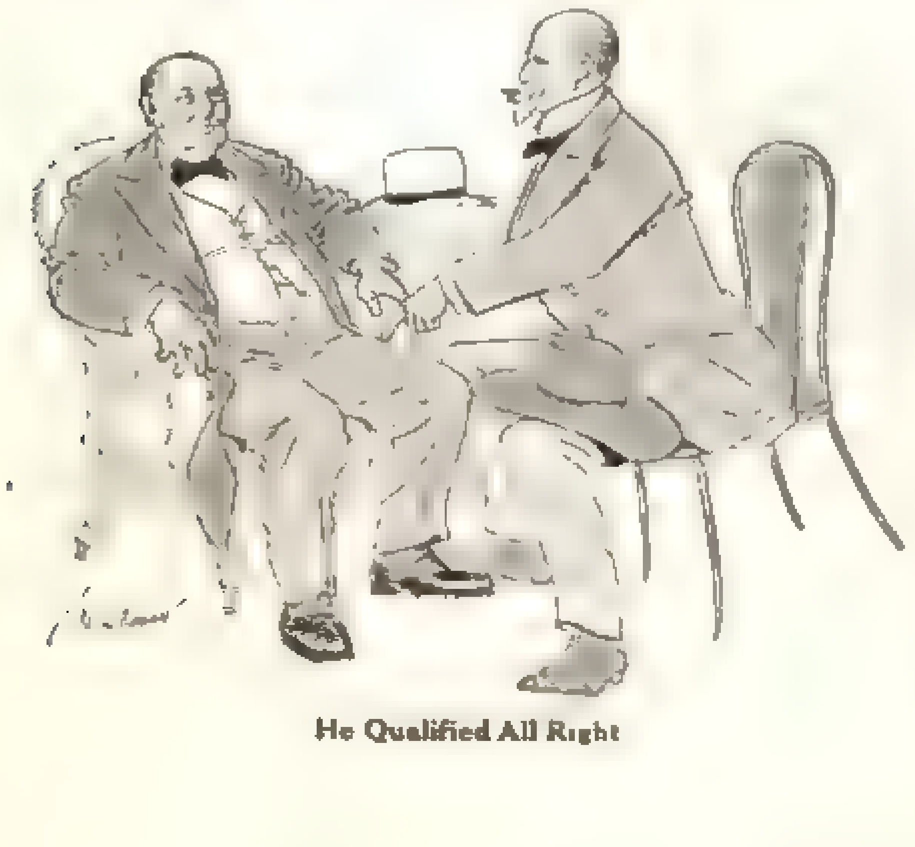
"Why," the President replied, "Jimmie wanted it."

Jimmie! O tempora! O mores! O magoozlelum! O McGinnis!

How J. R. Rose to the Cabinet

IS IT possible the President of these United States, together with a few outlying, but expensive, possessions, has sunk so low as to use the diminutive in speaking, even thus casually, of the gallant young man from Cleveland, Ohio, who is striving so hard to keep us on the track? Is it possible he does not take the Honorable James Rudolph so seriously as the Honorable James Rudolph takes himself? If it is, what mercy can any of us expect? Where do the common, or garden, servants of the people get off?

Still, there must be a good deal in this young man, for he has progressed rapidly under the fostering care of the President. He came as Civil Service Commissioner. He was made Chief of the Bureau of Corporations when the Department of Commerce was organized. There he trailed the Beef Trust to its lair, and there he hounded the Standard Oil Company until it squealed for mercy, but could not refrain, automatically, from raising the price of oil. There he tore through the insurance companies, and there he created that masterly compendium of laws relating to corporations in all States and all countries that so ponderously sets forth the statutes for regulating trusts (so called), but which universally fail to regulate.



He Qualified All Right

J. R. (Formerly James Rudolph) Garfield
Who Succeeds Hitchcock as Secretary of the Interior

Then, after they had pried Ethan Allen Hitchcock out of his place at the head of the Interior Department, he went to that mighty seat, to the head of the department that, in point of power and diversified interests, is the greatest in the Government, and there he is to stay until President Roosevelt retires.

A Man's Job Before Him

GARFIELD is earnest. The President likes earnest persons. Garfield is ambitious. The President likes ambitious persons. Garfield is conscientious, and the President lays much stock by that. In short, Garfield is a clean young man, with a mind that grapples with great problems, no matter what the windup of the encounter may be.

He came to Washington as the President's friend, and he has never let the President get away from that idea. He is as regular at the White House as Secretary Loeb. Any time a great problem presents itself to him, and he gets a tail-hold on it, he rushes breathlessly up to tell the President about it. He darts in and out of the President's private office half a dozen times a day, or used to before he went into the Cabinet. His office as Commissioner of Corporations was on Fourteenth Street, only a short distance from the White House. Now he is up at Eighth and F, and it is likely he will not have time to do so much breathless rushing, unless he gets a new supply of breath. There may be a deep, dark Presidential reason for his transfer based on this; but why speculate on matters that concern us not?

Combined with Garfield's earnestness is a caution that he is obliged to pay excess baggage on every time he takes up a new line. He is so circumspectly cautious that he puts a tag on every thought he has, enters it on the card index and then lays it away to dry. He is no adventurer into the fields of high emprise. He is no pioneer to blaze his way through precedent out into the open fields of constructive originality. What has happened is good enough for him, and the idea of making anything happen, off his own bat, and on the impulse, is as foreign to his nature as going over to Benning's and betting on a horse

He has a man's job before him now. The Department of the Interior controls the public domain, the forests, the Indians, the patents, the pensions, the Bureau of Education, the Geological Survey and the Reclamation Service. All the land grafters, all the Indian grafters, all the sharks who are trying to get the timber and the oil and the coal for nothing must come to him and pass under his eye. He has the last say, and, despite his seriousness, there is nobody in Washington who does not wish him well. He is following sturdy old Hitchcock, who fought the grafters for years. He has some bureaus that need overhauling, that need cleaning, and he says he intends both to overhaul and clean. The President has faith in him.

Packed and Cinched for a Hard Trail

HE WILL be cautious, conservative, honest, but he will always have on display a head bowed down with weight of a responsibility that will put many bulges on that pallid brow. It seems a shame to take a fresh young man, to tear him from the delights of Cleveland, Ohio, where he was illuminating the law, and load him down like that. They have done it, though—have packed him and cinched the pack-ropes. He cannot escape. He must save his portion of the country.

And he knows it. He knows it, brethren, and, knowing, tells the gasping world. He has a mission, and men with missions must be serious. There is no persiflage about a task that compels a man to be a pillar for the Nation. Cheerfulness goes out the window when such responsibility comes in the door. Probably there are greater things ahead of him. Still, it would be a real act of friendship for somebody to send him a motto for his private-office wall—a motto reading: "Cheer up, for cherries will soon be ripe."

The Making of an Ambassador

POWELL CLAYTON, a member of the Republican National Committee from Arkansas, and formerly Ambassador to Mexico, called on the late Mark Hanna at Atlantic City in the spring of 1896, when Hanna was making his campaign for the nomination of William McKinley for President by the Republicans.

"Howdy, Clayton?" said Hanna, as Clayton came into the room.

"Howdy, Mark?" said Clayton.

"What can you do?" asked Hanna.

"Well," replied Clayton, "I control the delegates from Arkansas, and Arkansas is a State that begins with A."

"Hum," said Hanna. "What do you want?"

"I want to be Ambassador to Mexico."

"All right," said Hanna.

And that is all there was to it.

When Cortelyou Broke Loose

POSTMASTER-GENERAL CORTELYOU spoke about twenty consecutive words at a Cabinet meeting the other day.

"Good gracious!" said the President; "such loquaciousness on your part is positively brutal, Cortelyou."

The Hall of Fame

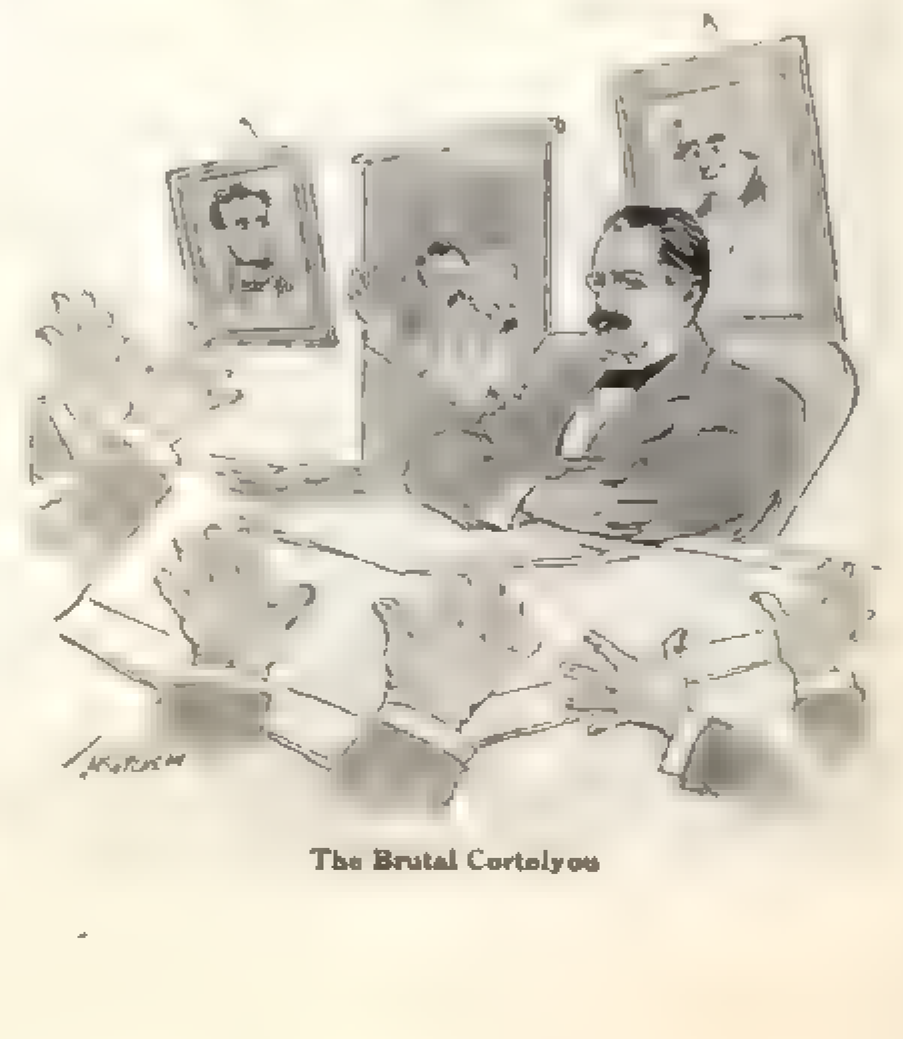
❡ E. H. Harriman, the railroad magnate, locks himself in a room and thinks out his plans. He consults no one and is most solitary and forbidding.

❡ Ambassador Durand, from Great Britain, couldn't get used to the United States, and is going home to quit diplomacy and settle down in rural England.

❡ Oscar S. Straus will bring to the Cabinet its second set of whiskers. James Wilson, Secretary of Agriculture, has the other set. The remainder of the President's advisers wear mustaches.

❡ Senator Redfield Proctor, of Vermont, is one of the largest municipal real-estate holders in the country. He has a habit of picking up desirable corners in all parts of the country and holding on to them.

❡ Charles F. Brooker, of Connecticut, who is a member of the Republican National Committee, and plays politics for fun, is one of the directors of the New York, New Haven and Hartford Railway, and works at railroading as his serious business.



The Brutal Cortelyou

COOK'S LINOLEUM

YOU can buy linoleum this Spring made *better* and more *beautiful* than any you ever saw before—if you insist on COOK'S.

Cook's Inlaid Linoleum

is **molded** in one piece—not formed of innumerable died-out separate pieces. In COOK'S there is not a joint, seam, depressed line or weakness; no places dirt can lodge or scrub-water soak in. Cook's inlaid patterns are more beautiful because the **molded** process produces an effect of outline softer and less mechanical than the inlaid formed by dies.

Cook's Printed Linoleum

differs both in composition and process from other printed linoleums. It is important to have toughness without flinty hardness—to keep the printed pattern from being quickly ground off the surface by wear. It is pliable, not brittle; and is not subject to chipping off or cracking like others. Pliableness is an advantage to dealer as well as user—COOK'S is easier to handle in the store, easier to lay on the floor. Insist at your dealer's on being shown the kind marked on the back—

Cook's Linoleum

Write for "**Color Book M**" reproducing the newest patterns; also containing suggestions helpful in making your selections for various rooms. If your dealer hasn't Cook's, we will send the name of one who has.

Cook's Decora for your walls. The original washable, water-proof [illegible] wall paper. Write for "**Waterproof Wall Coverings.**"

Cook's Table Oilcloth. A superior quality oilcloth in an endless number of new patterns. Write for "**Oilcloth Uses.**"

Trenton Oil Cloth and Linoleum Co.
TRENTON, NEW JERSEY

The Senator's Secretary

IT REALLY was a shame to do a thing like that to so earnest a young man as George B. Cortelyou, Secretary of the Treasury. Before he knew the short cuts about the building the high financiers of New York, whose friend he had always been, handed him a fine, ready-made panic, neatly done up in a package, guaranteed to last for three days, and sat back to see what he would do with it. To be sure, the high financiers intended the panic as a gift for President Roosevelt also; but, in the natural course, they gave it to Cortelyou, knowing he would pass it along to his chief.

Take it home to yourself. Suppose you had been leading a peaceful, not to say bucolic, life as Postmaster-General, deciding on rural free-delivery routes and signing commissions for postmasters; and suppose, again, you had been transferred to the Treasury Department to handle the finances of the Government. Wouldn't it jolt you if, when you expected to have some months or weeks to familiarize yourself with the workings of the Treasury, in that seclusion that is obtained through the liberality of the Nation in the matter of negro messengers and doorkeepers, who are also good barbers and cooks and butlers, a Wall Street flurry of great proportions was arranged and pulled off, and you were asked four hundred times a minute, by wire and telephone and by every other known and unknown method of inquisition: "What is the Treasury going to do about it?"

It wasn't clubby of those Wall Street fellows. The mere fact they are so sore about the President and his railroad policies they jump every time they see a Washington date-line in the papers is not a sufficient excuse for maltreating Mr. Cortelyou like that. It was positively inhuman. Everybody knew the opposition papers would head up anything Mr. Cortelyou did with the cheerful line for outside consumption: "Cortelyou Rushes to the Aid of Wall Street Gamblers," and Cortelyou knew it better than anybody. Cortelyou also knew he would have to rush. There was no getting around that. It has come to be a fixed principle of our financial government to rush every time Wall Street squeals, and Wall Street was squealing this time so passionately it sounded like the killing-room of a Chicago packing-house when they are working overtime to get rid of a consignment of Iowa Chester Whites.

Up Against It

It made no difference that the people who do not do business in Wall Street were going along serenely, doing their work and eating their meals, and saying "Good! Wish it was worse!" each time a slump in stocks was recorded. It made no difference that the whole affair was so palpably a bogy, arranged for the especial benefit of the President. Cortelyou had to do something. He didn't know what to do. He wore himself to a frazzle chasing back and forth between his office and the White House. He went into consultation with the Cabinet on that famous afternoon when Secretary Loeb made his first *mot*. Six members of the Cabinet foregathered at the White House. "Special Cabinet meeting!" yelled the sleuths who guard the outer doors of the President's office, on the watch for news, "Special Cabinet meeting to take action on the panic!"

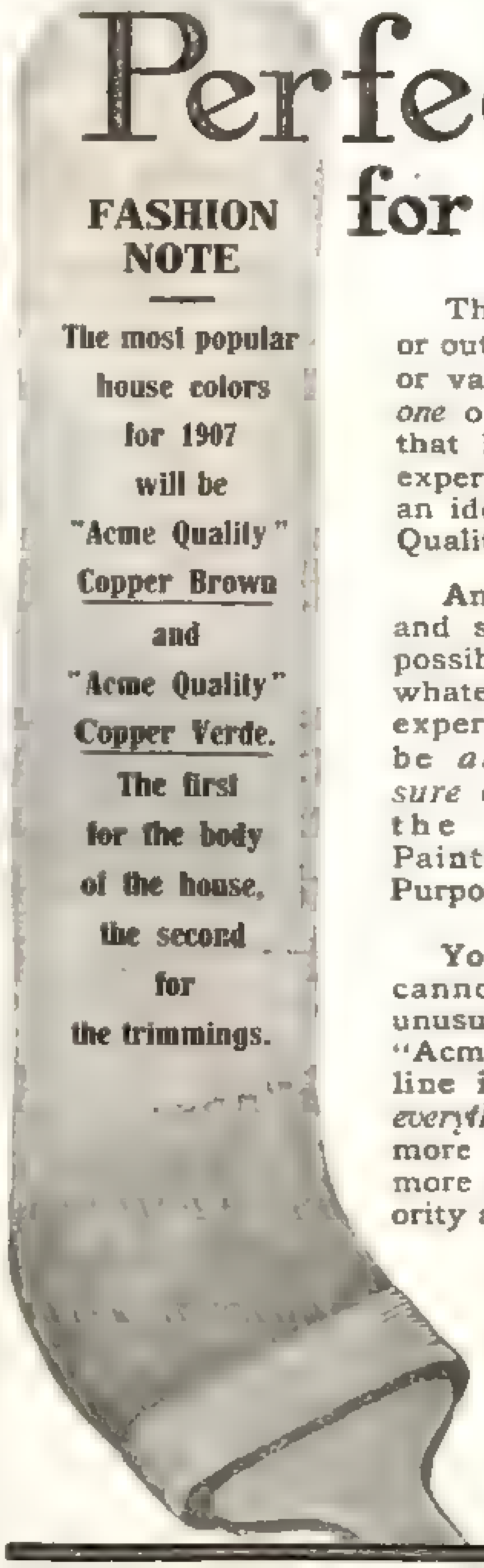
"Not so," cautioned Loeb. "It is not a Cabinet meeting. It is merely a meeting of the Cabinet."

Ha! and again, ha! But it was no joke to Cortelyou. He must do something. Finally, he put out a statement. He would release so-and-so and do so-and-so, and it was all very financial. Then the sleuths galloped across to his office. "What does this mean, Mr. Secretary?" they asked.

"What does what mean?" sparred Cortelyou.

"Just exactly what relief will be found in the measures you propose here?"

Oh, dear! Oh, dear! No doubt the explanation clarified. Still, it sounded something like this: If you divide the remainder by the quotient and release twenty-five millions, then the interest



Perfect Paint for Every Purpose

FASHION NOTE

The most popular house colors for 1907 will be "Acme Quality" Copper Brown and "Acme Quality" Copper Verde. The first for the body of the house, the second for the trimmings.

Think of every conceivable use, indoors or out, to which it is possible to put paint or varnish, stain or enamel; then for *each one* of these uses picture a perfect finish that has been especially prepared by an expert for *that particular use*, and you have an idea of what stands behind the "Acme Quality" trademark.

And by asking for "Acme Quality" kind, and seeing the trademark on label, it is possible for you—wherever you live or whatever your experience—to be *absolutely sure* of getting the Perfect Paints for All Purposes.

PAINTS ENAMELS THE ACME QUALITY KIND STAINS VARNISHES

Your needs cannot be too unusual, for the "Acme Quality" line includes *everything that goes on with a brush*. And the more exacting the results you seek, the more strongly will "Acme Quality" superiority appeal to you.

A Wonderful Paint Book Free

If you have anything to paint, or wish to answer any paint question get a copy of "The Selection and Use of Paints and Finishes," and be guided by the experience of practical men who give you the benefit of their work in this the greatest paint book ever printed.

It is invaluable to painter, housewife, property owner. Tells exactly how to proceed to finish anything of wood or metal, old or new; so simple that you can't go wrong.

Address Dept. Q,
ACME WHITE LEAD AND COLOR WORKS, Detroit, Mich.

THE IMPERIAL $3 HAT

Imperial style, *Imperial* quality, and *Imperial* fit exist only in Imperial Hats. Other $3.00 Hats ought to be as good—$5.00 Hats ought to be better. Any time the *Imperial* doesn't make good, your hatter will—that's the maker's guarantee. We quote an *Imperial* agent from "here and there."

M. M. Marsh Haberdashery Co., Mobile, Ala.; M. M. Cohn Co., Little Rock, Ark.; [illegible] Sacramento, Cal.; The [illegible] Stores, Denver, Colo.; [illegible] Augusta, [illegible]; [illegible] Peoria, Ills.; R. L. Ireland, Marion, Ind.; [illegible] Council Bluffs, Ia.; [illegible] Lawrence, Kans.; [illegible] Summers, the Hatter, Portland, Me.; A. May & Sons, Grand Rapids, Mich.; [illegible] Mayer Bros., Lincoln, Neb.; [illegible] Charlotte, N. C.; [illegible] Weed & Co., Buffalo, N. Y.; W. C. Green, [illegible]; [illegible] Akron, Ohio; [illegible] Sons, Wilkesbarre, Pa.; [illegible] Hartzel & Klein, Austin, Tex.; [illegible] Co., Richmond, Va.; Shafer Bros., Seattle, Wash., etc.

The name of the *Imperial* agent in YOUR town will be sent to you on request, together with the "just out" *Imperial* Style Book.

If required, we will mail orders when size, style and color are stated.

SAMUEL MUNDHEIM CO., 17 Astor Place, NEW YORK

HOLDS WITH A POINT THAT PIERCES

Lost Papers Impossible

If you make it a practice to use only

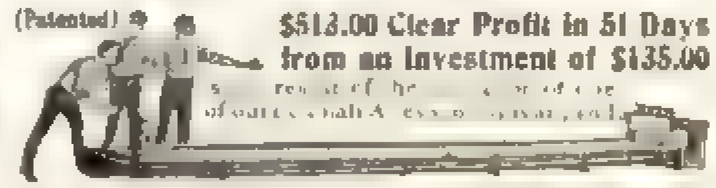
Washburne's "OK" Paper Fasteners

There is [illegible] point pierces every sheet [illegible] Made of brass and practically indestructible.

Used in offices, banks, schools, etc.

Put up in boxes of 100 [illegible] Send 10c to-day for fifty assorted samples. Booklet free. Liberal trade discount.

JAS. V. WASHBURNE, Box X, Syracuse, N. Y.



(Patented)

$513.00 Clear Profit in 51 Days from an Investment of $135.00

[illegible]

Here is your opportunity to start a BIG PAYING BUSINESS with [illegible] patronized by lawyers, bankers, merchants [illegible] in fact all classes of both sexes [illegible] AMERICAN BOX BALL COMPANY 1300 Van Buren St., Indianapolis, Ind.

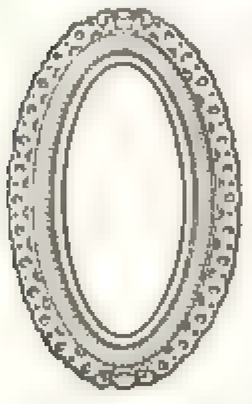
100 Visiting Cards Post Paid 50c

Also Business, Mourning, Birth, Fraternal, Professional [illegible] Wedding Invitations and Announcements. Samples free. E. J. Schuster Ptg. & Eng. Co., Dept. AE, St. Louis, Mo.

No Home Need Be "Homely"

The ninety and nine little things that would make it so are overcome quickly with our "Special Goods for Special Purposes."

No real work—just pastime and little expense. Anyone can use them with that "finished touch" of the professional decorator.



NO Picture Frame need look shabby. No Chandelier dull, Bracket unsightly or Parlor Chair worn.

Do them over yourself with **"Our Favorite" Gold Enamel** — looks and wears like real gold.

Will never dull because you can wash to original brilliancy with soap and water. In 25c and 50c boxes.

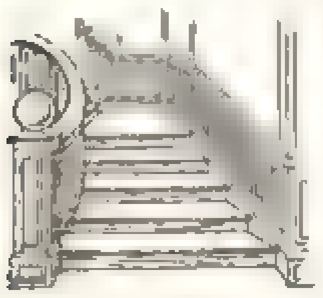
WHEN Marred Bedsteads, or pieces of Furniture look the "worse for wear," **"Star" Enamel** them.

Kitchen woodwork or Pantry shelves get "dismal."

"Star" Enamel is just the thing to renovate them, and it will give that Beautiful, Smooth, Washable Porcelain Glaze which only a good Enamel produces

in 20c, 30c, 50c cans and larger.

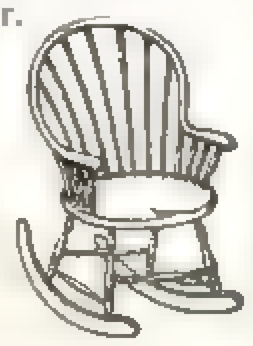
"Star" Bathtub Enamel will make that old rusty tin affair look like one of those Sanitary Bathtubs.



THE hardest kind of usage is the fate of Stairs, Floors, Borders, Balustrades, Wainscots, etc. But they need not look dingy or old.

"Sapolin" Floor Stain will renew and brighten them in a way that will please and delight you. It is made for hard wear and will come up to this expectation.

In 25c, 40c cans and larger.



FOR Furniture and Woodwork we make **"Sapolin" Varnish Stain.** It works like magic in restoring scratched or marred surfaces. Or you can change a finish to look like any hardwood color.

Handy to have in the House always.

In 20c, 35c cans and larger.

A Sweet Kitchen and a Sightly Bathroom are akin to health. The Boiler, Pipes, Fixtures, Brackets, etc., will look spick and span with only one coat of **"Sapolin" Aluminum Enamel.**

A durable and inviting Silver Finish.

In 20c, 35c cans and larger.

AS LITTLE AS 25c. will enable you to Gild, Enamel or Stain many articles about the Home.

Any **one** of our "Special goods for Special Purpose" is adapted to **MANY** uses—**but no single kind is best for ALL purposes. That is impossible**

Every clever Housekeeper will want our **Illustrated Booklet** and **Sample colors** because they tell you what to use and how to beautify the Kit[illegible] Parlor [illegible] every room [illegible] We will [illegible] mail you one **FREE** [illegible] **postpaid.** It is well worth writing for. When writing please [illegible] name of your paint dealer.

All the Best dealers in paints have our goods for sale and they will tell you that for 25 years we have led in making those **Special Goods for Special Purposes.** Put up in handy packages, ready to use.

Be sure to write for Booklet and Sample Colors today—NOW.

GERSTENDORFER BROS.

Dept. S, 221 to 225 East 42nd Street, New York.

Largest Decorative Specialty Makers in the World

bearing two per cents. will be retired and there will be nothing left but the coupons for the other seventy-two millions, which are very tasty when served with mayonnaise dressing. There was a hunted, even a haunted, look in Cortelyou's eyes. Why the dickens hadn't old MacLennan, who wrote the statement, made it a bit less technical? Is it always necessary to go rambling around in this patter of money when MacLennan might have set it out in words of one syllable? Help!

"Gentlemen," to the sleuths, "you must excuse me now. Here is the statement. It speaks for itself. Of course, you do not wish me to assume you do not understand it. Good-afternoon."

And he went into the private office and locked the door.

Sporting the Oak

That was an accomplishment, too, for until the advent of Cortelyou there had been no door to lock. The portal to the sanctuary of the Secretary of the Treasury has always been a swinging door, covered with green baize, and there have been certain people who could push through without hold-up by the messenger who stands there.

A day or two after Mr. Cortelyou became Secretary, Assistant Secretary Edwards, a breezy young chap from the West who was made one of the assistants by the President on recommendation of Secretary Shaw, came in to have a conference with his chief.

He started to push through the swinging door. "Cain't go in there, sah," said the messenger. "Mr. Cortelyou is engaged, sah."

"I guess I can go in," Edwards replied. "It is the rule around here that the assistant secretaries can go in, and in I go."

Secretary Cortelyou appeared to be surprised. "What is it?" he asked.

"Why, Mr. Secretary," said Edwards, "one of the messengers out here tried to hold me up. Said you were busy."

"But I am busy."

"Oh, I know, I know. But, you understand, Mr. Secretary, there are certain persons who have had free access to this office at all times."

"Certain persons who have had access at any time?" inquired Mr. Cortelyou.

"Why, yes; persons like the assistant secretaries and heads of divisions. I'll fix up a list of them for you and bring it down in the morning."

"Ah," said Mr. Cortelyou, "I see."

And the next morning when Assistant Secretary Edwards came down with his typewritten list he found the swinging door, covered with green baize, had been removed and a big oak door substituted, and that the door was locked.

Call Again, Pierpont!

The panic the railroad financiers put on the Wall Street stage for an exciting run of three days did not interest the President, even casually. He knew how bogus it was. When J. Pierpont Morgan glided gracefully into town and went up to the White House the President was polite enough and listened attentively, but every time that Napoleon of Finance tried to get something definite he was calmly referred to the messages and speeches of the President on the subject at hand, which was the course of the Administration toward the railroads. It was Mr. Morgan's opinion the President should put out a statement saying he is friendly to the railroads, but the President remarked it was not his day for making statements, and Morgan sailed for Europe without getting a peep from the White House.

Nor did he get invitations to the railroad presidents he wanted the President to call to Washington for conference. The President took the ground, at that time, that he would be glad to see the railroad presidents if they chose to come, but he is busy, and the spring walking is fine, and the green is getting on the trees in Rock Creek Park, and copies of his message and speeches can be obtained, there being no change in his attitude. Whereupon, the railroad presidents waxed indignant and said they would never, never go to Washington, which was foolish in them, for they will have to go some time and it might as well be over with as pottering along. It is a mighty sure thing the President will not go to the railroad presidents, which fact will undoubtedly percolate in time.

The panic was arranged for the especial benefit of the President. It did not feaze

Better book your order now if you want

The Perfect,

Yale-California

4 to 40 miles an hour.
Starts and stops in a second.

Price $185.00

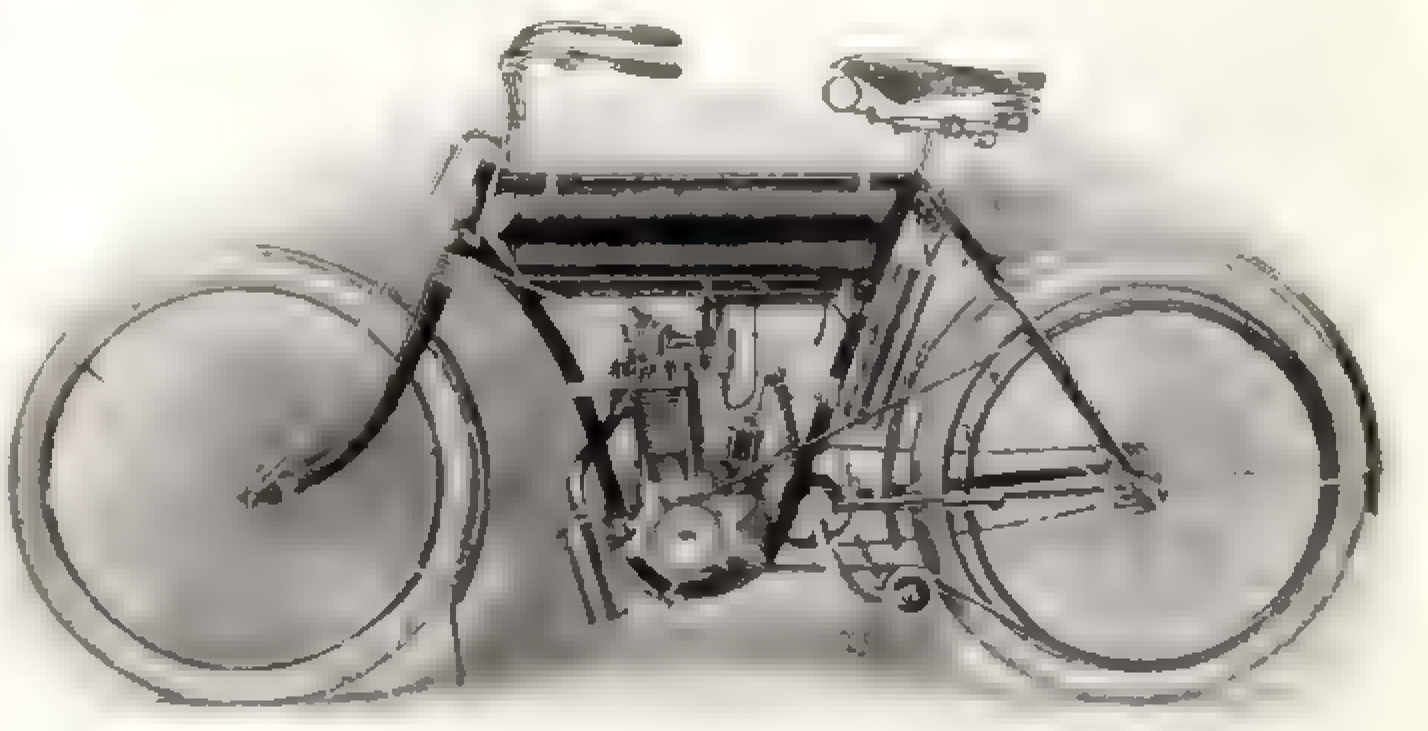
We're speaking in your interest, not our own, in urging you to book your order for a Yale-California Motor Cycle at once unless you want to run the risk of disappointment.

We've been forced in self-defense to build 500 more machines than we originally planned—but even that extra allotment won't be sufficient.

The man who gets one jumps on and rides away—and he knows in a minute he has got ties or cobble stones with less vibration than an automobile—naturally he talks about it.

And he's equally delighted with the perfection of the control—the starting and stopping in a second.

The unbreakable belt transmission appeals to him, too, because the average life of the Yale-California belt is six to eight thousand miles, while the average life of the chain is about five hundred miles.



the motor cycle he has wanted and been waiting for.

You can imagine his delight—you can almost hear him expressing that delight to his friends.

That's why the wonderful demand has arisen—because the Yale-California "makes good" immediately; and realizes all that has been hoped and promised for it.

When the owner finds that the famous cushion fork actually does do away with every vestige of shock—that the machine will ride over railroad

But above all this, it's the ease of riding that wins his heart.

Every walk of life is represented in Yale-California ownership. The demand is coming from men who own their own automobiles and men who carry their dinner pail to and from the factory.

It is at once a luxury—and the most democratic of motor driven vehicles. As we've said—if you don't want to be kept waiting, best get in touch with your local representative at once.

The Consolidated Manufacturing Company
1702 Fernwood Ave., Toledo, O.

YALE-CALIFORNIA REPRESENTATIVES:

F. A. Baker & Co., Warren St., New York
J. W. Leavitt, San Francisco, Cal.
I. H. Whipple, Jackson Bvd., Chicago, Ill.
John T. Bill, Los Angeles, Cal.
Alexander Elyea, Atlanta, Ga.

The first Derby made in America was a

C & K

Hats for Men

KNAPP-FELT is the "Farthest North" reached in hat manufacture. Knapp-Felt hats are the result of fifty years' honest and intelligent search for the best in method, style, quality and color.

No innovation in hat making has been left untried — new processes have been thoroughly tested and when approved have been adopted. The shapes are exclusive C&K designs, which satisfy the demands of the most refined taste and are of sufficient variety to afford a wide range of choice. The materials and workmanship are the best that experience can suggest and the steadfast Cronap dye, produced by a formula and process originated and developed in the C&K shop, will not fade or change color under the hardest conditions of weather or climate, rain or shine.

Knapp-Felt hats are sold all over the United States by hatters who take pride in furnishing to their customers properly selected, well-fitted hats of unusual value. Knapp-Felt DeLuxe hats are Six Dollars—Knapp-Felt hats are Four Dollars, everywhere.

THE ADJUTANT

WRITE FOR THE HATMAN

THE CROFUT & KNAPP CO.

840 Broadway, New York

him, although the time-honored custom of helping Wall Street out was observed. There is an opinion around about the White House that if Wall Street steps on its own toes the yells should come from Wall Street and not from people whose toes are unbroken and unbruised. And there is no intention of modifying a program that has been fully explained.

Nearly all the statesmen have left the city, and when Senator Foraker's excursion into the mysteries of the shooting up of Brownsville by the negro soldiers of the Twenty-fifth Infantry has been completed they will all be gone. The earliest away were Tillman and LaFollette. These patriots are lyceum stars. They have engagements until Congress meets next fall. On the night Congress closed, Senator Tillman hopped across to Baltimore and told how he loves the negro in the abstract, but has a few fleeting prejudices in the concrete. LaFollette whirlwinds out West and adds to the zest of his nightly appearances on the platform by attacking the Senators of the State in which he speaks.

Whenever things were dull in the Senate and Tillman needed a few more contracts he got up and lashed himself into a fury. He waded out into a river of blood and swam around until he was tired. Then the papers carried some of the speech, and in the next mail there were other offers from lyceum and camp-meeting and summer-school managers to come and be an exhibit.

"Aye!" Said LaFollette

LaFollette knows a few tricks himself. The only way to keep him out of the limelight is to turn it off. When the rate bill was being voted on LaFollette left the Senate chamber hurriedly. He remained out until the vote was taken. Then he came in and walked around to the centre aisle and posed for the benefit of the galleries. "Mr. President!" he said.

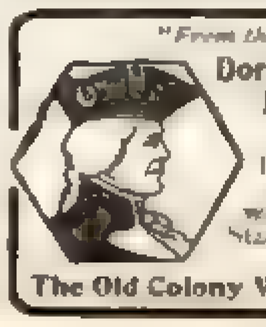
"Mr. LaFollette," called the clerk.

There was a pause. When everything was quiet LaFollette threw a lot of elocution into his "Aye," and everybody had seen and heard. It would have been quite conventional to remain in the room and vote when the F's came in the roll-call.

Champ Clark and General Grosvenor go out and hold fiery joint debates while the awestruck seekers after culture at the summer schools sit and shiver deliciously and wonder when the fighting will begin. Jonathan Prentiss Dolliver makes the eagle scream from the Atlantic to the Pacific, and Charles B. Landis waggles his silver tongue at so much per waggle during the entire vacation. It is profitable, too.

Secretary Taft's brothers are still camping on his trail and urging him to be a candidate for President. When Henry is not here from New York Charles is here from Cincinnati. They demand the family name shall be thus honored, and William, the Secretary, is a fond and loving brother. So far as ambition is concerned, Secretary Taft, a great man, is content to do the work at hand with but little thought for the future. That idea doesn't impress Charles and Henry. They have a Taft asset in their big brother and they are putting on pressure that will eventually bring Taft smack into the race. Just where he will get off is another question, for unless he can get Ohio he will not cut much of a figure before the National Convention. Standing against the door that leads to the Ohio delegates is the grim figure of Joseph Benson Foraker. If Taft gets those delegates he will be all mussed up in the proceeding.

Fairbanks is out in the field, Shaw is banking in New York, Uncle Joe Cannon has been junketing on the summer seas, and President Roosevelt is getting hoarse saying he meant what he said when he put out his statement on election night in 1904 and declared he will not run again. There will be a lot of summer politics this year, and when Congress meets again in the fall the whirligig will be spinning so fast it will not be discernible to the naked eye.



"From the hand-loom to the home"

Dorothy Manners Hand-Woven RUGS

They add the touch that makes home cheerful.

Artistic, durable, reversible, washable. Guaranteed fast colors. Sizes from 2x3 ft. to 12x15 ft.

Write for Booklet F.

The Old Colony Weavers, Germantown, Pa.

Who Said "Stylish Clothes?"

Do I look like a man who has money to burn?

Yet a month ago—I bought this suit and paid a fancy price—a fancy price, mark you!

I had been reading advertisements about "Style."

My clothier talked "style."

The fashion plates were all "style."

I saw only "style."

Heard nothing but "style."

So I bought "style"

—and paid a fancy price.

Today—I saw some Kaufman Garments—marked $15.00 to $18.00.

And, so far as I could see, they had as much "style" as those I have on—at the fancy price.

Think of it!—suits as stylish as my own and for $15.00 to $18.00.

I examined the Kaufman Garments.

I pulled at the lapels—tested the fabrics—looked at the seams—the buttonholes, the edges, the pocket flaps.

All clothes makers follow the same fashion plates each season, so original style is the same in all.

Again—and most important of all—the Kaufmans actually guarantee their garments for shape. [illegible] "shape" [illegible] quality by the use of a special [illegible] known and used only by themselves [illegible]. Every piece of fabric received at the Kaufman [illegible] Establishment is "Pre-Shrunk" before cutting.

All the "slack" is taken out of the cloth so that it cannot "shrink" nor "draw up," after it is made into Kaufman Garments.

This is why Kaufman Garments never "shrink"—never "curl"—never "pucker"—never "puff"—never "hump"—never "draw up."

The Kaufman "Pre-Shrinking Process" prevents all these defects.

And this is why Kaufman Garments—at $15.00 to $18.00—look better than others at any price—after a few months' wear.

Kaufman Garments $15. to $18.

But I could find no defects.

And the prices were but $15.00 to $18.00.

I tried a suit on.

It fitted me well.

I compared it with my own.

And the Kaufman Garments—at $15.00 to $18.00—were the better value—[illegible]

The dealer who had these Kaufman Garments for sale showed me a Kaufman Coat partly finished.

I learned from it how Kaufman Garments are built up and shaped.

You can see such unfinished Kaufman Garments at the stores of all Kaufman Dealers.

Each has a Kaufman Garment "in the making" to show prospective buyers.

It will pay you to see it.

It is a liberal education in the making of men's clothes.

Then the Kaufman Garments are guaranteed.

And the Kaufmans [illegible] patterns in fabrics as makers of higher priced clothes because they buy from the same [illegible] weavers make as "[illegible]" patterns in medium priced fabrics as in those that cost more.

The Kaufman Pre-Shrinking Process makes Kaufman Garments hold their shape—makes them show their style until wear wears them out.

Kaufman [illegible] *everlasting style*.

Other clothes makers cannot use the "Kaufman Pre-Shrinking Process" because Kaufman controls it and will not allow it used outside his own establishment.

Therefore, why should you and I pay $35 or more for a suit on which we have to take chances, when we can get guaranteed shape for $15.00 to $18.00? The mark to look for is—

This Garment Made and Guaranteed by

Chas. Kaufman & Bros.

CHICAGO

"The Well Dressed Man in 1907" is shown in the new Kaufman Style Book. Ask Kaufman Dealers for it.

Or—write to Chas. Kaufman & Bros., Chicago.

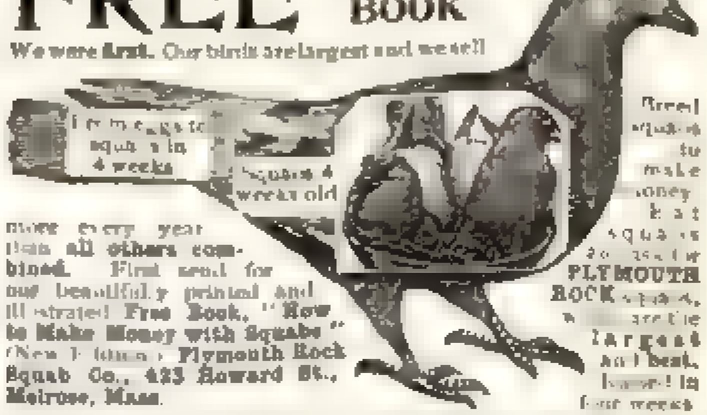
2 H.P. Engine 14 FT. Launch $94.50

Illustrated circulars [illegible] testimonials from people who are using them. 16 18 21 25 and 30 footers at proportionate prices. [illegible] engines guaranteed one year. Shipment made the day we receive order. Motor the simplest made; starts without cranking; anyone can operate them. We are the largest builders of pleasure boats in the world and sell direct to user. Free catalog.

DETROIT BOAT CO., 1304 Jefferson Ave., Detroit, Mich

FREE SQUAB BOOK

We were first. Our birds are largest and we sell more every year than all others combined. First send for our beautifully printed and illustrated Free Book, "How to Make Money with Squabs" (New Edition). Plymouth Rock Squab Co., 425 Howard St., Melrose, Mass.


From eggs to squabs in 4 weeks
Squabs 4 weeks old

Breed squabs to make money. Eat squabs. [illegible] PLYMOUTH ROCK squabs, which are the largest and best, raised in four weeks.

All the water through the nozzle

THE FIRST REALLY STANDARD GARDEN HOSE EVER OFFERED

"GREENLEAF" GARDEN HOSE is constructed with an inner tube section of the very strongest pure rubber, wrapped in four ply tightly-woven fabric which will not expand nor develop leaks under high water pressure. The outer casing is of the toughest and most elastic rubber, so that it will stand any amount of dragging around without injury. It is the most durable, serviceable garden hose ever made; very different from the kinds that peel and leak after a few months' use.

IF YOUR DEALER CANNOT SUPPLY YOU, SEND $10 TO US—by registered mail, P. O. or express money order, or certified check—and we will at once express, prepaid, 50 feet "GREENLEAF" Garden Hose—complete with standard nozzle and coupling.

You have never before had an opportunity of buying such a light, strong, flexible, long-lived hose as the "GREENLEAF," and if you don't find this absolutely true, we will return you the price without argument.

Address the Home Office or the nearest Branch.

PENNSYLVANIA RUBBER COMPANY

JEANNETTE, PA.

NEW YORK—1741 Broadway; CHICAGO—1241 Michigan Ave.; PHILADELPHIA—615 N. Broad St.; ATLANTA, GA.—102 N. Prior St.; BOSTON—20 Park Square; BUFFALO—717 Main St.; DETROIT—237 Jefferson Avenue; CLEVELAND—2134-6 East 9th St.; LONDON—26 City Road.

Interesting booklet, telling WHY the "GREENLEAF" is the ONLY standard garden hose, mailed free on request. GET IT.

$10

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REG. U.S. PAT. OFF.

A STAIN AND VARNISH COMBINED

BE SURE IT'S JAP=A=LAC,

the original stain and varnish combined. Don't accept anything but JAP-A-LAC—this caution is for your own protection, as there are inferior articles offered as substitutes for JAP-A-LAC, and claimed to be "just as good". Be sure the name JAP-A-LAC appears on the label. Some imitations have a name ending in "Lac". This is for the purpose of deception. Insist on the genuine. Our name and our trade mark appear on every can. Look for the Green Label.

JAP-A-LAC is used for refinishing everything about the home from cellar to garret. It produces a beautiful, lustrous, mirror-like finish that "wears like iron". JAP-A-LAC will save you many dollars a year by its magical effect in renewing the finish on scuffed or scratched Furniture, Floors, Interior Woodwork, and all articles of wood or metal.

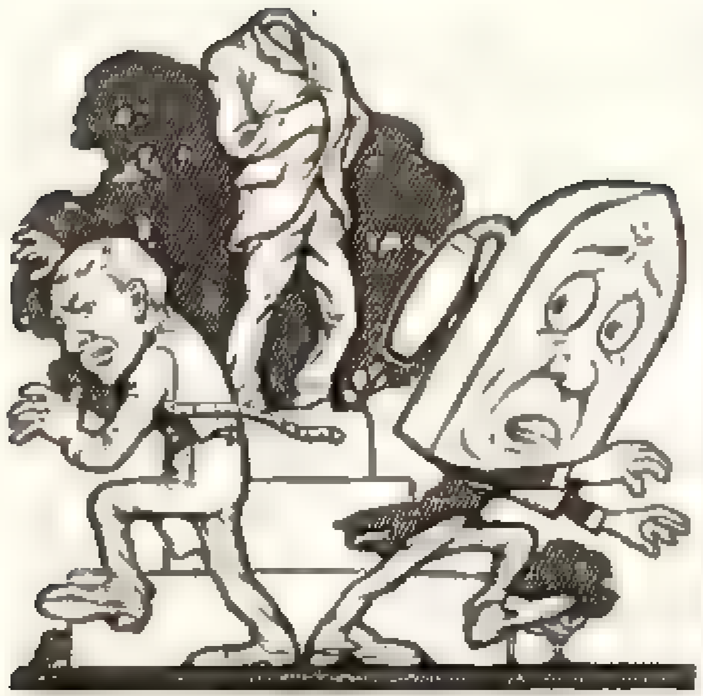
Get JAP-A-LAC to-day. All sizes, from 15c to $2.50. For Sale by Paint, Hardware and Drug Dealers.

Write for beautiful illustrated booklet, and interesting color card. FREE for the asking.

If building, write for our complete Finishing Specifications. They will be mailed free. Our Architectural Green Label Varnishes are of the highest quality.

The Glidden Varnish Co.
454 Rockefeller Bldg., Cleveland.

If YOUR dealer does not keep JAP-A-LAC, send us his name and 10c (except for Gold which is 25c) to cover cost of mailing, and we will send FREE Sample (quarter pint can) to any point in the United States.



The Monument to Poor Work

A Wail of Discontent

HERE I am—the Monument to Poor Work—

I have *every Defect* it's possible for a Suit to have.

My Collar is Shapeless—and Ill Fitting—it stands aloof from the Back of my Neck.

My Lapels Bulge in a most disconcerting Fashion—my Shoulders, in place of being Smooth and "Clean fitting" are "broken down" and Wrinkled at the Edges.

Would that I could improve myself but, alas, I'm only a Result—the Cause of me I do not Control—

The Cause of me is the poor Work of Those Two who are trying to hie them away.

—The incompetent Tailor and his Chief Accomplice—Old Dr. Goose—the Hot Flat Iron.

I was poorly cut and made up by that rascally Tailor—the Foundation for my present Defects were laid by him.

And, instead of having me Carefully taken to pieces and made over by Expert Needleworkers—to remove as much as possible his Mistakes—

Forsooth, I was handed over to his Right Hand Accomplice—the cheap Old Dr. Goose to be sizzled and stretched and pressed and shrunken until I *appeared* to be a Well Made Suit—

Would that I really were well made.

Like "Sincerity" Suits.

"Sincerity" Suits are built on a *Solid Foundation* of Excellence.

They are properly Designed—Carefully Cut and made up by Expert Needleworkers who sew permanent Shape and Style into the Cloth from which they're made

A "Sincerity" Suit, when it leaves the Expert Needleworkers' hands, is *Tailored* not merely put together.

It is then put through a Rigid and Searching Inspection—any Slight Alteration to make a *Perfect Suit* is made by the expensive and slow process of taking the Suit apart and *Re-making* the part to be Altered.

While I, forsooth, and the 80 per cent of Poorly Made Suits like me are only temporarily "doped" by the Hot Pressing Iron—Old Dr. Goose.

That's why I'm a Monument to Poor Work—Shunned by all men.

The genuine goodness of the Making of "Sincerity Clothes" is the Cause of their being worn by the best clad in this Country.

See that your next Suit is a "Sincerity" Suit—Your best ready-to-wear dealer will Carry them. Just examine them the next time you think of it—You won't be asked to buy—See that this label is in the Coat. It's the guarantee of Style—Service and Satisfaction.

SINCERITY CLOTHES
MADE AND GUARANTEED
[illegible] NATHAN & FISCHER CO.

YOUR SAVINGS

WHAT TO DO WITH FIVE HUNDRED DOLLARS

HOW to invest five hundred dollars so that it will bring a safe and satisfactory income is one of the first problems that faces the average investor with savings. First of all, it might be well to state that the mere fact you have five hundred dollars available in a bank that pays interest, or elsewhere, does not mean that you should at once invest it. If you are working for a salary and have a family dependent upon you, something may suddenly happen for which you may need money beyond your salary or wages. It might be illness or an accident to your child or to yourself. In the latter event, you would not be able to work. For this reason, supposing that other things are equal, it would be the best policy to wait until you have one or two hundred dollars (as your needs and family demands may be) beyond the first five hundred dollars set aside for investment. This emergency, or working fund, could be kept in a savings-bank. Then you can invest your five hundred dollars with peace of mind, knowing that, in case of emergency, you will not have to touch your investment or borrow money on it.

In making an investment of a sum like five hundred dollars (or, indeed, any sum), it is well to ask these questions: What is the security offered? What is the rate of interest to be paid? How easily can this investment be converted into cash? In case an emergency like one of those mentioned above should arise, you might need more than you had laid aside for a working fund.

For this reason your first investment should be absolutely the very best and safest that can be made.

Real Estate is Tempting

The temptation to buy real estate, especially in newly-developed communities, is hard to resist. It sounds good to say that you "own property," and lots in well-advertised subdivisions are being offered at low prices and on the installment plan. Unless you want to build a home on one of these lots, buying one or more is a speculation, because you expect it to increase in value. Real estate is not as easily convertible into cash as a good bond. Hence a bond is the most desirable investment, for it can always be used to borrow money on, or can be sold readily if it is on any Stock Exchange list.

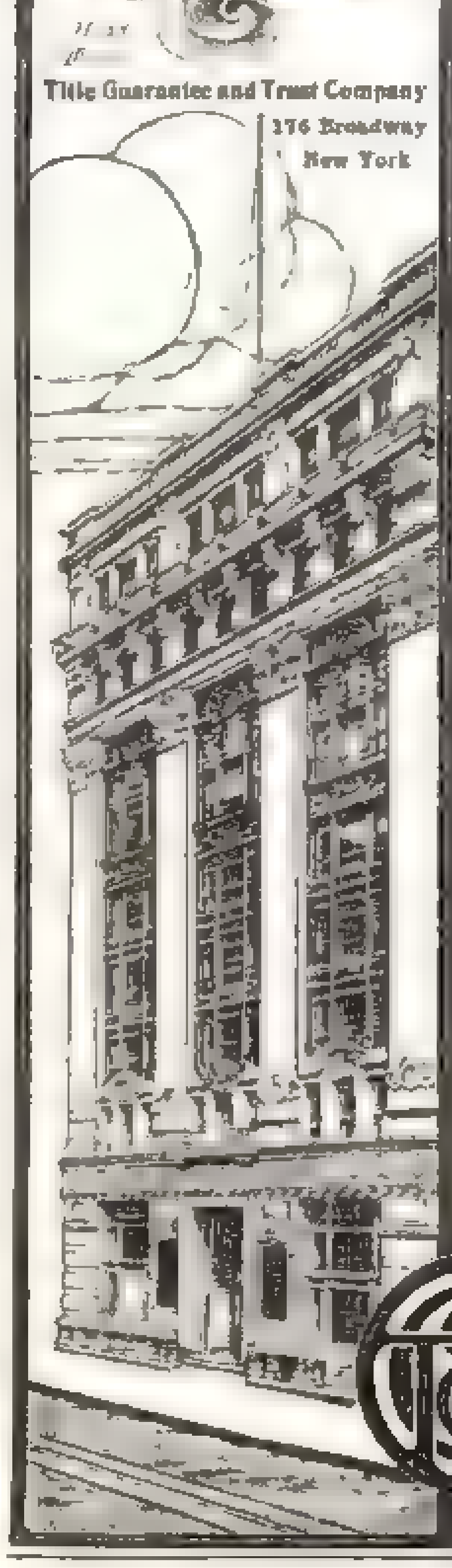
But, before buying bonds, there are some more essential facts about them that the investor should know. The investor will find that bonds are quoted in two prices, namely, "and interest" and "flat." An "and interest" price means that the buyer pays the seller the interest which has accumulated on the bond since the last interest was paid. For example, if a man buys a bond on the first of June and the last interest was paid on the first of April, there is due the seller of that bond the interest for two months. He is entitled to it because a bond pays interest all the time. But the buyer gets that interest back when the next coupon comes due, for the coupon represents the interest to be paid on the bond for the entire period between interest payments.

A "flat" price, on the other hand, is the price quoted that includes the interest from the time of the last payment of interest to the time of selling. For example, if the "flat" price of a bond is $970, the actual price might be $950, with twenty dollars interest added.

Another technicality that the bond buyer should understand, because it will come up some time or other, is the difference between a "coupon" bond and a "registrable" bond. A "coupon" bond is one on which coupons are attached representing the interest, and the owner or agent of the owner can cut them off as they come due.

Bonds may be "registrable" in three ways: as to principal, as to interest, and as to both principal and interest. When a bond is "registrable" as to principal you have your ownership of it registered with

A FAVORITE INVESTMENT


Title Guarantee and Trust Company
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TO enable the small investor to obtain a security which heretofore could only be purchased in the amounts of the individual mortgages, the Title Guarantee and Trust Company is now offering

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Of the New York Investors Corporation

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These Certificates are rendered safe and care free by a combined capital and surplus amounting to over $17,000,000 and the services of a force of seventeen hundred persons. Each of the Companies fulfills the purpose of its organization and bears its share of the responsibility.

If you are interested and would like to secure a non-fluctuating, tax exempt investment, yielding the **best** return consistent with **absolute** safety, write us for full particulars.

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COMMONWEALTH TRUST CO.

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4% on your savings

Compounded twice a year

You can materially increase your income by depositing your savings with this strong institution, which has just erected the new building here pictured, containing one of the best equipped banking establishments in the country

Write for handsome brochure illustrated with [illegible] Pittsburgh and complete explanation of our safe [illegible] by mail system.

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With guarantee to refund if not satisfactory.

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If the one to the right, let us tell you how easily it is done in thousands of homes, offices, institutions, hotels, stores, schools, etc., by the use of

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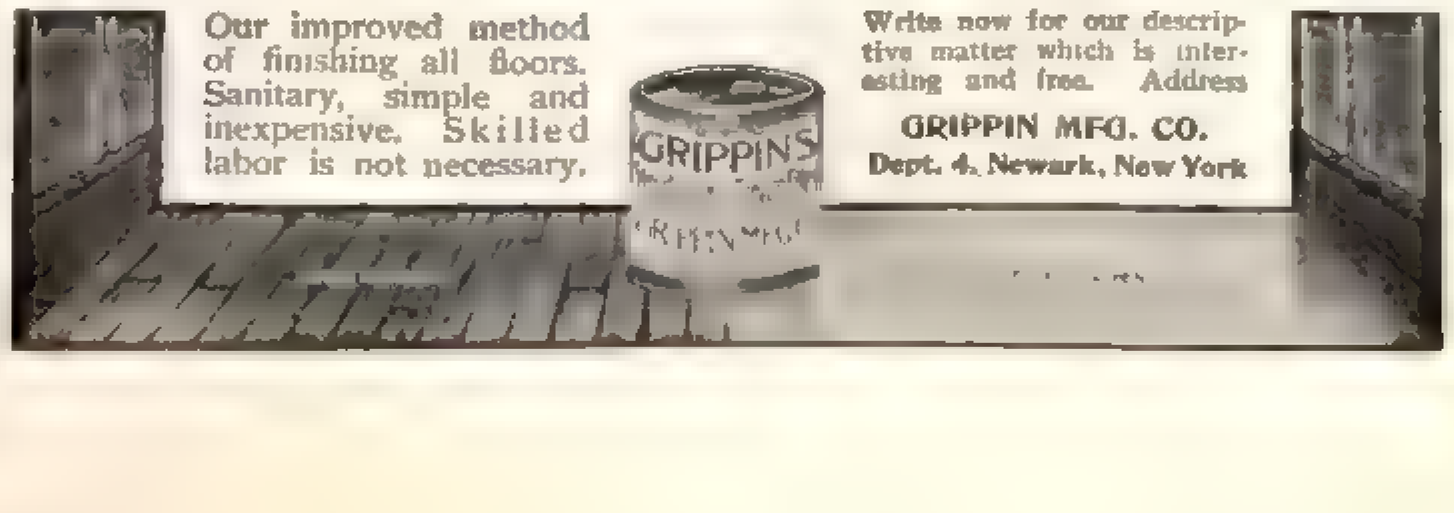

Our improved method of finishing all floors. Sanitary, simple and inexpensive. Skilled labor is not necessary.

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"There isn't any secret about the success of this cigar," said one of our customers recently as he sat contentedly smoking one of our Baby Grand cigars.

And indeed there *isn't* any secret about it. Just the finest, richest, carefully selected Havana throughout, properly blended and scientifically rolled under the strictest sanitary conditions; then wrapped in a pure leaf. This results in a clean, clear, fragrant, pleasure-producing cigar.

Packed in boxes of 100 and carefully wrapped in tin foil bundles of 50 each to preserve freshness and flavor.

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The only secret connected with this cigar is the way we get you to try them. This is a secret and is only between you and us.

We want to send you one hundred **Baby Grand** cigars free. May we? Write us on your business letterhead or enclose your business card and we will send you one hundred

Baby Grand Cigars Free

If you like them send us $3.75. If after giving them a trial you do not care for them, return the balance at our expense. We won't say a word about what you smoked. We pay expressage both ways.

We sell to bankers, lawyers, doctors, business men and clubs everywhere. We make cigars as high as 15c a piece (25c Perfectos in the usual retail way.) *You save the profits of salesmen, jobbers and dealers by getting your supplies from our factory direct.*

We want to specially introduce to you our **Baby Grand** Cigar. Send to-day for a box — On Trial — no advance payment, no risk if you don't like them

LA RECLAMA CUBAN FACTORY
1068 First Avenue, New York City
References — Union Exchange Bank, Dun, Bradstreets

the bank or trust company that acts as agent for the community or corporation that issues it. Then, no matter who gets hold of that bond, they can never secure the principal when it comes due, because it is in your name. This is an excellent precaution against theft. When a bond is "registrable" as to interest, you have your ownership registered and the trust company or bank cuts off all the coupons and sends you a check for the interest whenever it comes due. Thus you don't have to bother about cutting off the coupons yourself, and no one but yourself can collect interest. When a bond is "registrable" as to both principal and interest it is simply a combination of the two methods just given.

A "coupon" bond is more quickly negotiable than a "registrable" bond, because in making a sale it is not necessary to change names on registry-books.

What a "Point" Means

Since there will be considerable to say this week about buying bonds, it might be well to understand how the prices are quoted. The price of any bond is quoted in per cent. of its face value. It is therefore a very simple thing to remember that a "point" in a quotation is one per cent. of the face value or principal. If it is a one-thousand-dollar bond, one "point" is ten dollars; if it is a five-hundred-dollar bond, a "point" is five dollars.

If a five-hundred-dollar bond, let us say, is quoted at 99, it is one "point" below par (par being always one hundred per cent. with any denomination of bond), or five dollars below, and costs four hundred and ninety-five dollars. If it is 97, it is three "points," or fifteen dollars below, and costs four hundred and eighty-five dollars.

The interest that a bond "yields" is the interest on the sum of money that you invest in the bond. If you pay four hundred and forty-five dollars for a five-hundred-dollar bond your yield will be larger than the face rate — that is, if it is a five per cent. bond it will be more than five per cent. on the sum invested.

The choice of five-hundred-dollar bonds is not a very wide one, because the usual denomination is one thousand dollars. But desirable five-hundred-dollar bonds may be had for investment, and some of the best types of the four kinds — railroad, municipal, public service corporation and industrial — will be presented.

Some Railroad Bonds

The railroad bonds include the following:

Southern Pacific Railroad Company First Mortgage Refunding 4s; due in 1955. The interest is payable in January and July. This bond is secured by mortgage on all property of the Southern Pacific Railroad Company, one of the largest in the United States and which operates more than three thousand miles of track in the Southwest. The principal and interest are guaranteed by the Southern Pacific Company, a holding company (which is a company that controls the bonds and stocks of another corporation or kindred corporations). This bond at present is quoted at about 93¼ and interest — that is, it would cost about $466 and would yield 4.35 per cent. on the sum invested.

Illinois Central Railroad Company (St. Louis Division and Terminal) First Mortgage 3½ per cents.; due 1951; interest payable January and July. Together with an issue of 3 per cent. bonds, these 3½s are secured by a mortgage on 239 miles of railroad comprising the St. Louis division (from St. Louis to Eldorado, Illinois), which is part of the great Illinois Central system running from Chicago to New Orleans. The road has been, and is, very prosperous. This bond is quoted at about 88¼ and interest; would cost about $441.25 and yield 4.05 per cent. on the sum invested.

Baltimore and Ohio Railroad Company Prior Lien (which means a first claim) 3½ per cent.; due in 1925; interest payable January and July. These bonds are secured by first mortgage on the main line of this railroad system, which aggregates more than two thousand miles. It is also secured by mortgage on the equipment of the road, consisting of engines and cars. The bond is quoted at about 91¾ and interest. It would cost about $458 and yield 4.15 per cent. on the sum invested.

Central Pacific Railroad Company First Mortgage Refunding 4s; due in 1949;

Mallory
CRAVENETTE HATS

Sun Proof
Rain Proof
Mallory
STYLE and SERVICE

One Hat that Stays New is as Good as Several New Hats.

The Mallory Cravenette Hat is not only the standard of approved style, but it is also the stay-new hat. Not merely because it is made of fine fur felt, but because the felt has been subjected to the Priestley Cravenetting process, which makes it rain-proof and sun-proof.

Derbies and soft hats, $3.00, $3.50 and $4.00.

Sold by the best hatters everywhere. In Greater New York and Philadelphia by John Wanamaker.

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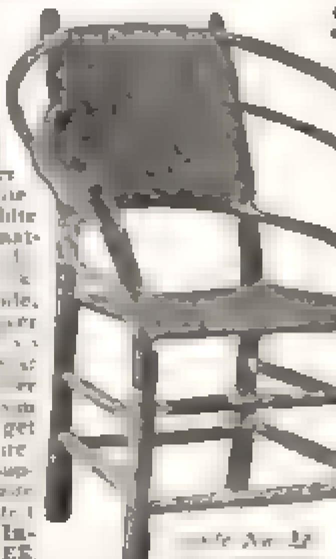
E. A. Mallory & Sons, Inc.
Established 1823
13 Aster Place, cor. Broadway
New York
Factory: Danbury, Conn.



"Old Hickory"
Andrew Jackson Chair

$2.75

Comfortable, serviceable and stylish. Fine for Porch, Lawn and Out-door use, weather cannot affect it. Made entirely of genuine white hickory with beautiful natural bark [illegible] Old Andrew [illegible] [illegible] $1.50 up. Be sure to get "Old Hickory" Furniture. If your dealer will not supply [illegible] Catalogue and **Special Introductory Offer FREE.**

"Old Hickory" Furniture

The Old Hickory Chair Co.
24 Cherry St., Martinsville, Ind.

SKIDOO!
MARINE ENGINE

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Pats Pend

2 ACTUAL H.P. Bare Engine $23

COMPLETE ENGINE with Fresh Water Boat Fittings $39.90 With Salt Water Boat Fittings, $43.90

Catalog FREE

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Suburban Lots 25 Minutes from MILWAUKEE
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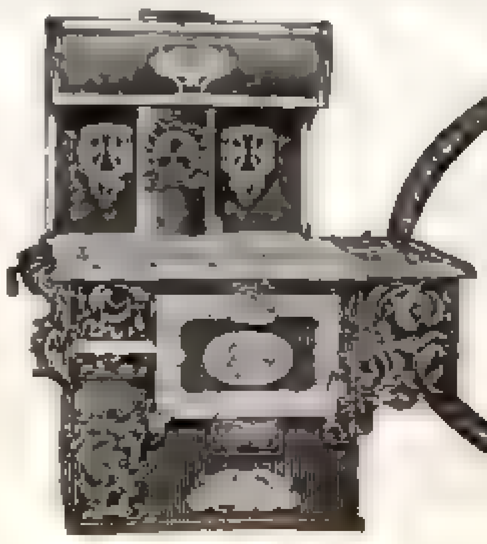

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and a $20,000 bank guaranty on **durability, convenience** and **economy of fuel.** You cannot get a better at any price but you save from $5 to $40 by buying from the actual manufacturers at

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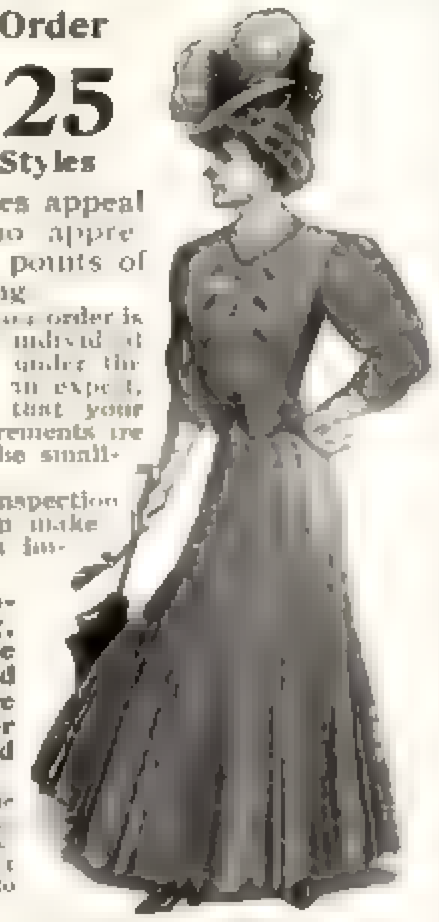
At least get our prices and compare our offer. Send postal for catalogue No. 152
Kalamazoo Stove Co., Mfrs. Kalamazoo, Michigan.
Our patent oven thermometer makes baking and roasting easy.



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$6 to $25

New York Styles

Our costumes appeal to women who appreciate the fine points of artistic dressing.

The garment you order is made to your individual measurements under the watchful eye of an expert, who sees to it that your wishes and requirements are carried out to the smallest letter.

Our system of inspection and re-inspection make a careless stitch impossible.

You risk absolutely nothing, for we guarantee to fit you and give you entire satisfaction or promptly refund your money.

[illegible] materials, linings, trimmings and [illegible] the garment complete and ready to wear.

Our Catalogue Illustrates and Describes:

TAILORED SUITS	$7.50 to $25
SHIRT-WAIST SUITS	$6.00 to $20
SILK SUITS	$9.75 to $20
JUMPER SUITS	$6.00 to $20
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RAIN COATS	$8.75 to $18

We prepay express charges on these garments to any part of the United States, which means a big saving to you.

Write now while you have our address handy. Ask for Catalogue No. 38 and samples of materials from which to select. They will be sent free by return mail to any part of the United States. If possible, mention the colors you prefer as this will enable us to send you a full assortment of just the samples you wish.

NATIONAL CLOAK & SUIT CO.
214 West 24th Street, New York
The Largest Ladies' Outfitting Establishment in the World
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Culinary Success

Is a matter of good seasoning. More than one Famous Chef earned his reputation by the judicious use of

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THE ORIGINAL WORCESTERSHIRE

John Duncan's Sons, Agents, New York

4% Interest

Our Building

UNITED STATES government bonds are absolutely safe, but they yield only 2% or 3%.

This bank offers you in its savings department an investment which is just as reliable — just as safe — and which yields 4% interest compounded semi-annually.

Write for our free booklet "M" [illegible] this bank and its system of banking by mail.

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interest payable February and August. This bond has as security all the lines of the Central Pacific Railroad, which operates about 1400 miles of railroad on the Pacific coast. As a further security the principal and interest are guaranteed by the Southern Pacific Company, the holding company before mentioned. This bond is quoted at about 96¾, would cost $483.86 and yield 4.10 per cent. on the sum invested.

Municipal Bonds

Municipal bonds are usually safe and desirable investments. The bonds of one community are practically as good as those of another. The reason why the bonds of a smaller city are as desirable as those of a larger is that the larger city usually has a much larger bonded debt. It is good, however, to get the bonds of a prosperous city where there is much property available for taxation, because taxes are usually used to pay the interest and principal of bonds.

The bonds of the city of New York are good investment securities. In New York State they are among the legal investments for savings-banks. You can get a City of New York 4 per cent. bond, due in 1956, with interest payable May and November, at about par, which would make the cost of the bond about five hundred dollars. The yield would be 4 per cent. You can also get a 3½ per cent. City of New York bond considerably below par, or about 91½, and if you keep it until it comes due, the yield will be 4 per cent. on the investment. These bonds are direct obligations of the city of New York.

There are other municipal bonds, as, for example, those of Vicksburg, Mississippi, a prosperous city of 15,000 people. They are 4½ per cent., some of them coming due every year from 1907 until 1925, and with interest payable May and November. They can be bought to yield about 4.20 per cent. on the sum invested.

Still another municipal bond is the Wilkesbarre, Pennsylvania, School District 4½; due from 1912 to 1926, with interest payable May and November. These bonds would yield, at the present market price, about 4 per cent. on the investment. They were issued to build schools. Wilkesbarre is a thriving city of 55,000 inhabitants in the heart of the hard-coal region.

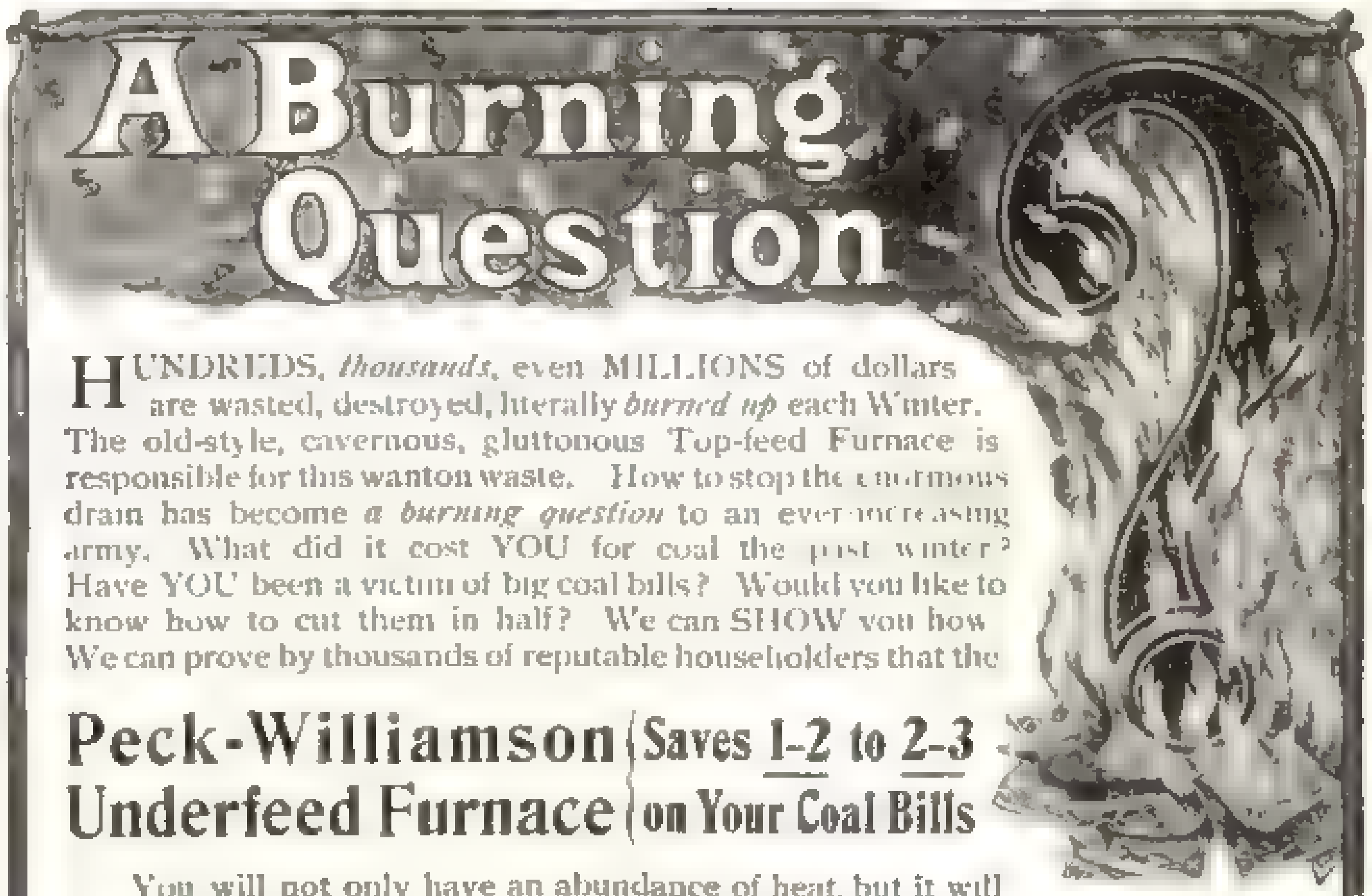
Public Service Corporation Bonds

The bonds of a public service corporation afford a good investment, if the corporation is well managed, if the franchises are good, if the earnings have been proved and the service is so satisfactory that the people of the community it serves will not want to advocate municipal ownership or a change of management. Take, for example, the Laclede Gas Light Company, of St. Louis. You can get their First Mortgage 5 per cent. Gold Bonds, due May, 1919, with interest payable quarterly, at about 102, which is a little above par. It would cost about $510. This would make it yield about 4.80 per cent. on the investment. This bond is a first mortgage on the entire property of the company which owns and controls the gas business of the city of St. Louis, the fourth largest city in the United States. It also operates an electric-lighting and power plant.

Another public service corporation bond is that of the Western United Gas and Electric Company (Illinois) First Mortgage Refunding 5s; due from 1915 to 1950. This bond is quoted at par and interest, which would make the cost five hundred dollars, and the yield 5 per cent. It is secured by first mortgage on important parts of the property. This company is a type of the public service corporation controlling some or all the public utilities in several towns or cities. In this case the company operates in one of the richest and most densely populated sections of Illinois and serves a population exceeding 141,000. The cities included are Joliet, with 40,000 people; Aurora, with 30,000 inhabitants, and Elgin, with a population of 25,000. In Aurora it controls the commercial electric-lighting business.

The first mortgage bonds of street-railway and power companies are also desirable public service corporation securities when the company operates in a populous community, but they are seldom to be had in five-hundred-dollar denomination.

There are many industrial bonds on the market, and the problem is to get those of reliable companies whose business is stable. Bonds of this type will be discussed in a future paper.



HUNDREDS, *thousands*, even MILLIONS of dollars are wasted, destroyed, literally *burned up* each Winter. The old-style, cavernous, gluttonous Top-feed Furnace is responsible for this wanton waste. How to stop the enormous drain has become *a burning question* to an ever-increasing army. What did it cost YOU for coal the past winter? Have YOU been a victim of big coal bills? Would you like to know how to cut them in half? We can SHOW you how. We can prove by thousands of reputable householders that the

Peck-Williamson Underfeed Furnace | **Saves 1-2 to 2-3 on Your Coal Bills**

You will not only have an abundance of heat, but it will be clean, pure, healthy heat. No gases, little smoke, no clinkers, because all are consumed in the Underfeed. It is built on the correct Principle — coal is fed from below — flame and fire on top.

H. C. Beman, of Meadville, Pa., gives his experience as follows:

"My Underfeed Furnace is proving up GRANDLY in every respect. For heating my 12-room house, it cost me this Winter less than $24. Thermometers in three places in the house have not indicated below 70 degrees at any time. The Underfeed is all you claim for it. I have been so enthusiastic in telling of its excellence to my friends that they suggest I ought to be selling the Underfeed."

[illegible] cut out to show how coal is [illegible]

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DETROIT BOAT COMPANY
22 Bellevue Avenue Detroit, Mich.

PLAYERS: PAST AND PRESENT

(*Continued from Page 15*)

Not long afterward, March 31, 1869, at the Grand Opera House, which was then opened, with the play of The Tempest, under the management of the accomplished and genial Clifton W. Tayleure, I met James Fisk, Jr., and, as he extended his hand to me, turned my back upon him and cut his acquaintance. From that moment I enjoyed his active enmity. He publicly declared that he would drive me from the press and from the city; and he earnestly, but unsuccessfully, tried to accomplish that object.

His Friends Come to His Aid

Brougham's Theatre, which ultimately became Daly's Fifth Avenue, was closed because Fisk, Jr., had become interested in certain performers of opera bouffe—among them Mademoiselle Irma; and the house was immediately devoted to that form of entertainment. Mademoiselle Irma, Mademoiselle Tostée, the graceful and polished Leduc, and other French players appeared there, and revelry prevailed. In the mean time it was felt by the friends of Brougham that he had been unjustly treated, and it was determined that a demonstration should be made in his favor and for his benefit. The movement took definite shape at a dinner in his honor, given by Charles Stetson, proprietor of the Astor House (a man whom elderly citizens of New York remember as one of the most popular hosts and most delightful of comrades), on the night of April 4, on which occasion there was assembled in the long parlor of the old Astor one of the brightest and gayest companies ever seen.

A performance for the benefit of Brougham occurred on May 18, gaining for the veteran more than five thousand dollars—a tribute which I, personally, had the pleasure of placing in his hands, as he was sitting on the stairs, in the lobby of Wallack's (Thirteenth Street) Theatre, afterward the Star; recently demolished.

Nine years later, in 1878, when, after much adversity, Brougham had become very poor, another benefit performance, with which I was intimately associated as organizer and worker, was given for his relief, resulting in a receipt of more than ten thousand dollars. This money was invested in an annuity, payable to him quarterly throughout his life; but, unhappily, he died within eighteen months, and the capital reverted to the insurance company. Brougham had unwillingly assented to the arrangement, and later he became bitterly dissatisfied with it, as, when I saw him on his death-bed, I had reason to know. The arrangement was not of my making, nor did it have my approval. Brougham's old professional associates, Lester Wallack and John Gilbert, together with Theodore Moss, treasurer of Wallack's Theatre—who declared that the money would be seized by Brougham's creditors unless it was in some way secured to him—insisted on that plan, and compelled the adoption of it. The circumstances are worthy of record as a useful monition to the managers of other benefits. In every case of benefit performance the receipts ought to be given to the beneficiary, entire, at once, and without restriction

The Most Popular Man in New York

In presence and manner Brougham was singularly fascinating, and socially, in New York, no man of his time was so popular. "Would rather be everybody's friend than anybody's enemy," he once wrote of himself, and certainly everybody had a friendly regard for him. His person was five feet eight in height, symmetrical and robust, and his weight, at his best time, was one hundred and eighty. His features were regular and finely formed; his eyes were of a grayish blue, very brilliant, sparkling with mirth and expressive with kindness. His voice was remarkably rich, hearty and sympathetic. In making certain speeches (they were always affluent and exhilarating with humor), and often in acting, he spoke very rapidly, his exuberance of genial feeling seeming to overwhelm the words and scatter them before it like leaves upon the wind. As to dress, his taste was fastidious, and in prosperous days his raiment was always aristocratic and elegant.

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THE fiscal year just closed has been the most *phenomenally successful* of all of the wonderful years of Oliver history.

Over and over again the Oliver Agency Organization has *broken all selling records* of the typewriter industry.

To the men on the firing line, the thousands of Oliver local agents, we wish to express our appreciation and our thanks.

Like an *invincible army* you have won victories for the Oliver, year after year, in the face of the unscrupulous competition of the Typewriter Trust. All opposition is weakening before your furious onslaughts.

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Thousands upon thousands of Oliver Typewriters have been added to the business equipment of the country through your efforts.

Your success has wonderfully increased the prestige of The Oliver Typewriter. You have won for yourselves an enviable reputation for ability, loyalty, enthusiasm and efficiency.

Men of the Oliver Local Agency Organization, we *congratulate* you upon the splendor of your achievements.

You must not rest on your laurels! The year that lies before you is bright with promise of *still greater* victories for the all-conquering Oliver.

Let past successes *spur you on* to greater undertakings. *A new world's record must be made.* The reputation you have won must be more than maintained.

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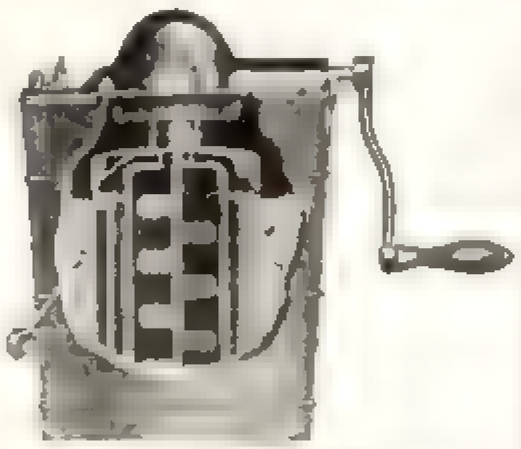

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He was, naturally, much followed by the gentler sex, but there was no vanity in his composition, and his way of life was domestic. He was twice married. His first wife, Miss Emma Williams, whom he wedded in England in 1838, was an imperial beauty; but the marriage was not fortunate, as it ended in a separation. The lady subsequently became Mrs. Robertson, and, under the name of "Mrs. Brougham-Robertson," she made several professional visits to America in later years. To the last she retained her stalwart figure and her formidable appearance, though her beauty had faded. She died in New York in 1865.

The second Mrs. Brougham, whose maiden name was Annette Nelson, was a widow, Mrs. Hodges, when Brougham married her, and I remember her as a woman of fascinating loveliness and sweetly graceful manners. She was the daughter of a captain in the English navy, and was born at Madrid, toward the close of the Peninsular War. Her first appearance on the stage, for which she had been trained by the accomplished Mrs. Bartley (originally Miss Smith, an actress who, in her prime, had been ranked next to the incomparable Mrs. Siddons as Lady Macbeth—she acted that part with Edmund Kean, at Drury Lane, in 1816), was made at Covent Garden, London, December 6, 1828, as Peggy, in The Country Girl—Garrick's alteration of Wycherly's comedy of The Country Wife. She first appeared in America in 1833, at New Orleans. For about two months in the autumn of 1836 she managed the Richmond Hill Theatre, New York, and at that time she seems to have been the reigning beauty in thousands of hearts. Brougham married her in 1847. She played a variety of parts, but fascinated more by loveliness than by extraordinary dramatic talent. She died in New York in 1870.

Brougham's death befell in New York, June 7, 1880, at No. 60 East Ninth Street, and he was buried in Greenwood Cemetery. Edwin Booth and I assisted to bear his pall. I remember that the two grave-diggers, after they had lowered his coffin a little way into the grave, were constrained, with many muttered exclamations of "Aize her!" and "Raize her!" to lift it up again, in order to enlarge the cavity. Booth and I, like Hamlet and Horatio, were standing under a neighboring tree, observing those proceedings, and nothing was ever more woefully comic or more humorously rueful than Hamlet's smile, as he looked at me, with those deep, melancholy eyes and with that little, furtive grimace, murmuring, as he did so, "It is the *last recall.*" Brougham's grave is beside that of his second wife, Annette, whom he devotedly loved, and in memory of whom he had placed a monument. One other grave is in that narrow lot—that of poor Amy Fawsitt, a young actress from England, who died here, utterly destitute, in 1876, and to whose ashes, with the kindness that was natural to him, he gave a place of burial, although in life she had been a stranger. Brougham's epitaph, written by me, contains these lines:

Humor, that ev'ry sorrow could beguile,
The tear that trembles just beneath the smile,
The soul to pity and the hand to cheer,
Virtue and wit and kindness slumber here.
His look made sunshine whereso'er it shone,
And life is darken'd now that he is gone.

Wyndham's Revenge

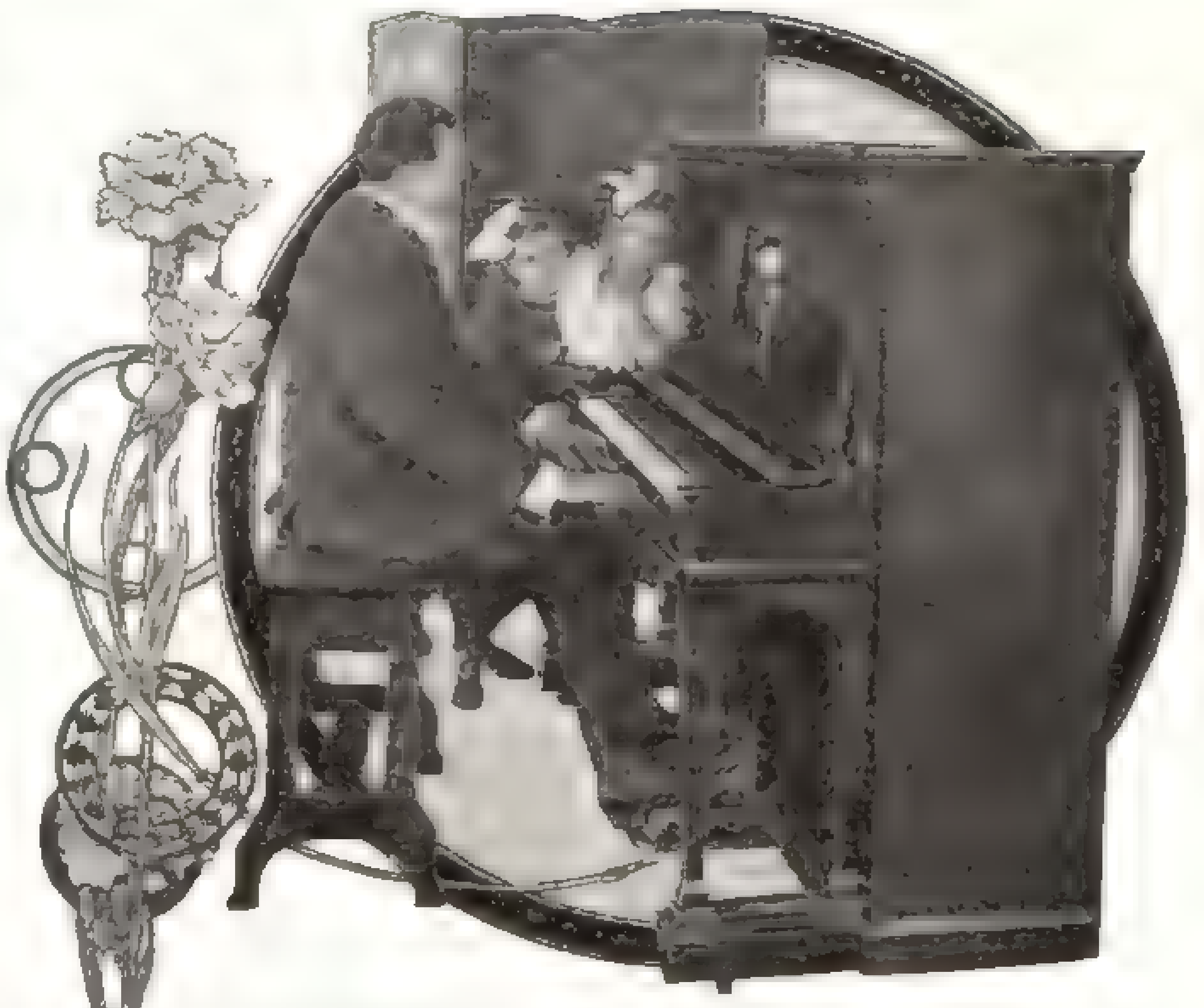
A SUBALTERN in a crack English regiment stationed at Glasgow got into difficulties, a few years ago, by not knowing that celebrities dislike to provide amusement for their fellow-guests.

Sir Charles Wyndham was playing in the city, and the regiment gave a dinner in his honor. At the end of the dinner the subaltern took it upon himself to remark that the stage was set, so to speak, for the dinner scene in David Garrick, and suggested that their guest act it out for them.

Sir Charles tried to beg off, objecting that if he did the scene at all he would have to do it just as if on the stage.

Still, his hosts insisted. They had forgotten that at the climax of the scene Garrick, pretending to be drunk, lays hold of the tablecloth and sweeps the whole layout crashing upon the floor.

It so happened that the table was decorated with the most distinguished trophies of the regiment. All of them were battered, and certain pieces of cut-glass were broken.



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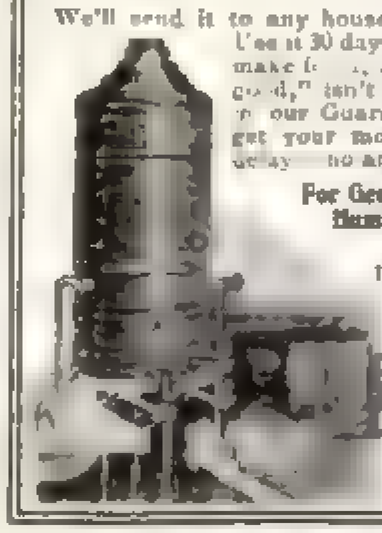

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AN APOSTLE TO THE CHILDREN

(Continued from Page 6)

from the chair where it lay and hurried after, to find Pap John's wagon drawn up before the door.

The old man came in with a great basket in his hand, and both children clinging to him. His eyes were bright, his face flushed; he looked almost sound and well. The moment he was inside the room he put down the basket, gathered the two half-hysterical little souls into his strong arms, and, with a single stride, reached the bed, sank upon its edge, and holding them tightly to his breast rocked back and forth for a long minute. No questions were needed; his glance swept the miserable room, and went swiftly, jealously, over the persons of the two children. He heard Vadia's racking cough; he felt how it shook her thin body; he saw the hollow, black-circled eyes in both young faces. Again and again he choked when he would have spoken. Finally he relinquished the effort for speech, or even for composure; the tears streamed down his face and dropped upon the poor, frowzy heads on his breast. Presently, he commanded himself once more.

"Yes—yes—yes! This hyer's Santy Claus, chil'en—if it ain't Christmas," he cried with a geniality which was penetrated by deeper emotion. He looked over the children's heads to where the drunken man lay snoring; he regarded Croucher with a mixture of relief and disgust, and said, "I reckon I won't have any argyment about takin' you-all chaps back with me. Whar's Jane Ann?"

"She's at the mill. Hit's her week on day shift," explained Martin Luther, while Vadia sat on the bed beside Pap John, and, with her head pressed hard against him, wept out her relief.

"Oh, Pappy! Ye don't know how glad I am," the little girl sobbed. "I ketched a cold fust week I was in the mill. They-all have to keep the winders shet, 'ca'se hit's apt to blow dust into the machinery, an' hit gits so hot in thar 'at you'll sweat till you're like you'd swum the river. Then when you come out, an' they ain't no fire made yit at home when ye git thar, why you'll jest ketch the awfullest colds, an' I hain't never quit coughin' this winter long."

"Never you mind, honey; never mind, pappy's gal—he'p me cl'ar this here table, Mart Luth. I brung ye some victuals, and we'll have some dinner befo' we start, be-ca'se we've got to wait for Jane Ann anyhow. You eat some of mammy's good cookin', honey girl; you can sleep in the wagon. Pappy's gwine to make it a bed outen piece-quilts and sech when we start."

Somebody came into the next room, and a man's voice inquired hoarsely, "What you doin' here? Hit's work time over at the mill—have you put on a substitute ag'in?"

The old man looked inquiringly at the children.

"That's Virgilly Ann Dosset an' her man," Vadia explained. "We have one room an' they have one room. The mill folks they give us the whole house when we first came down; but when Mart Luth's feet got so bad he couldn't work in the mill, they sent Virgilly Ann's folks here to take half the house. Hit made it mighty bad. When a body's on a night shift, an' the cookin' an' all goin' on—ye cain't sleep a bit."

"I ain't a-gwine to do it—I won't—I won't—I won't! The other'n died, an' you know it. I *will* come home an' nuss this'n! Yes, I did—I told the room-boss ef he took my job away from me fer that, he could jest do it. Dilsy Rust tends my looms when I'm away, an' she's as good a weaver as I am. I don't see what business it is of the cotton mill's."

"Well, it's my business!" snarled the man. "You git up an' put that young-un down an' walk yo'se'f over to that thar mill, ef you know what's good fer ye. I had the chap about weaned, an' here you come a-nussin' him ag'in. Look like a man cain't be master in his own house."

"I tell ye the other'n died," the woman whimpered. "What ye got thar—milk? I bet that can's dirty, an' like as not the milk's blue-John. Sour milk is pizen to a baby. *Don't you hit me, Jim Dosset!*"

"I wish't you'd go in thar an' talk to him, Pappy," little Vadia whispered. "Hit's jest awful. Jim don't half 'tend to

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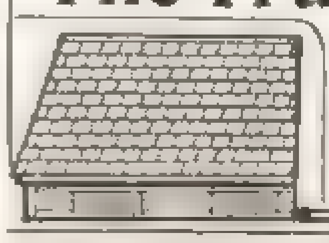

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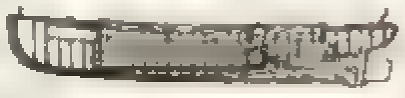

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the baby while she's at the mill he goes off an' leaves it, an' hit hungry, an' hit'll holler an' holler 'most all day. Sometimes we go an' git it an' bring it in hyer."

Sounds of a scuffle behind the flimsy partition set the old man running into the yard to present himself at the back door of the other room. Dosset stood scowling, but a bit shamefaced, as he saw Pap John's tall figure in the doorway. The woman was crawling up by the table, still holding the child at her breast, searching dazedly to see if its small, downy head had come to any harm. Blood trickled from a cut above her eye.

"What's the matter here?" asked the old man sternly.

"I—I happened to a little accident," faltered Virgilly Ann, mopping the blood from her eyes with the corner of her shawl. "I—I sorter fell down an' cut my head ag'in the—I guess hit was the table. Hit don't make no differ—I was skeered the baby got hurt."

Evidently they were both unaware that Pap John had been in the next room.

"Will ye come in an' set?" said Dosset finally. Awkward though the circumstances, he was a mountain man, and this invitation might not be omitted.

Virgilly Ann stepped to the wash-basin to cleanse the blood from her forehead. Pap John came inside the door and looked at the husband long and seriously.

"My name's Overholt—John Overholt—from up on Big Turkey Track," said Pap. "What mought be yo' trade, sir?"

Dosset glanced uneasily over his shoulder at the woman, who was now laying the sleeping child upon a ragged bed. "I farmed till five year ago," he hesitated. "But I'm a purty fair carpenter; an' when they was buildin' these here houses for the hands, time they started up the Glorianer, me an' my woman come down to git work. Look like we hain't had no luck here. They ain't nothin' for a man to do in the settlement. An' what with the chaps bein' sickly, my wife don't git to put in her time at the mill like she ort. We have hard scratchin' to git along."

"Better go back to farming, hadn't ye?" said the old man kindly.

"That's what I tell him," cried the wife. "What's a body's life worth to 'em when they work from six o'clock till six—night shift half the time—an' cain't mo'n git enough to keep soul an' body together? I'd ruther starve in the mountings than live high on sich—but the Lord knows we come a sight nigher to starvin' hyer than we ever did back thar. I told Jim when we come down hyer jest how it would be, but he wouldn't ——"

"Hush yo' fool mouth," grumbled the man.

"I won't hush. Hit's true," protested the woman, sopping her bleeding forehead with a cloth. "I worked hard in the mountings; but 'twas woman's work, an' made a home for all on us, an' we could see some pleasure. But down here, you know well as I do that quick as I got a job, you stopped doin' anything. An' they ain't hardly a man in this settlement that ain't made triflin' the same way. The women an' chil'en works, an' ——"

"Shut up!" cried Dosset fiercely. And Pap John realized that the woman, poor soul, was one of those who must ever destroy their own chances.

After this outburst Dosset turned to Overholt with some embarrassment; it is not common for mountain men to abuse their women-folk in the presence of others. "I'm kinder upsot," he remarked, with a sort of half-sheepish, half-grudging deprecation. "I hearn of a job o' work at Hepzibah 'at they want me on, but I've got to git this hyer chap weaned befo' I leave, so Virgilly can work stiddy in the mill—else they won't be nothin' for her to live on whilst I'm over thar at Hepzibah."

"Let the woman wean her own babies, man," suggested Pap John, rather grimly. "Hit ain't sca'cely a man's business. If you want that thar job—and I know in reason ye do—I'll give ye a lift in my wagon after dinner, and lend ye money enough to start on at Hepzibah."

So it was settled. Pap John hurried back to his own side of the shanty, eager to feed his children and get off. Vadia and Martin Luther were at the table.

"Hit looked so good, an' hit smelled so good, that we-all jest couldn't wait," the little boy explained. "They's plenty fer you an' Jane Ann, Pappy."

(TO BE CONCLUDED)

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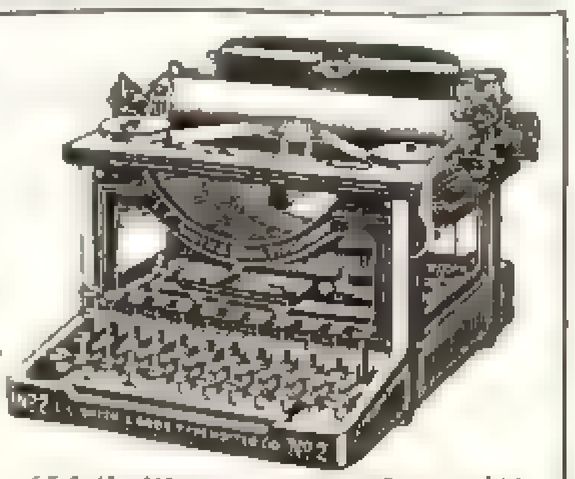

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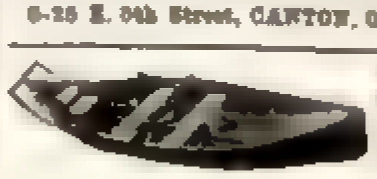

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EK ANKIE THE MAN-EATER

(Concluded from Page 7)

touched the steel barrels, and something delicately poised clinked an unlucky note. The black-and-yellow-splashed head in the window jerked threateningly my way, and the one horrible eye searched the now silence for the something that moved and made a noise.

With my own eyes I fought the red-streaked thing that was like a huge bead in the mottled head. The strain of this was terrific. To hold that engine of destruction, that blood-killer, with just my eyes, with just the subtle something of mind-fear, of will-power, caused my own brain to reel. I fell to childish tricks, little straws of sustainment. I found myself counting the bristles in the tiger's lip. Up to sixteen I counted on one side: I even noticed that some were black and some were white.

Then again the myna broke out with his chattering calls; my hand grasped the Express and drew it half from beneath the *charpoy*, where something caught in the belt of cartridges or the case.

There was a sudden wild scurrying and yelps outside; the tiger drew his head back from the window, and there was dead silence for a minute. Then I could hear the spoof, spoof, spoof of his padded feet as he prowled up and down the cement floor of the veranda.

I slipped quietly from the *charpoy*. I had the Express out; I jammed cartridges into its double barrels; and just as I clicked it home in the breech the snarling face showed above the sill to startle into vociferous calls the myna: "Ho, Baboo Sen! Ho, Baboo Sen, *chor, chor!*"

Now on my knees, elbow resting on the *charpoy*, I held the gleaming barrels of the Express, waiting for the turn of the head, the drop of it, for at that angle the sloping forehead would glance the bullets like polished steel.

I waited in vain. I was too low; and there was no heart shot, for the wall below the window cut off everything but just the head and part of the neck. I realized that I must stand up, and shoot down, to penetrate that thick skull; and perhaps this would be a signal for the tiger to charge.

Up, inch by inch, holding my rifle ready, fingers on both triggers; up, and, as I rose, the tiger bared his fangs, his rosetted ears flattened to his skull till his head looked like a cobra's about to strike. He seemed drawing back, crouching for a spring.

Now the head drooped a little — the wide forehead was a mark the size of my hand.

I pulled both triggers. I had held the gun loosely to my shoulder, I think, for the recoil threw me to the floor. The explosion in the confined room had stunned my sense of hearing, but still the room was full of uproar. Something had crashed through the *charpoy*, and all was in darkness, for the lamp had been smashed. Above all the turmoil I could hear the myna: "Ho, sahib! Baboo Sen! God save the Queen!"

I sprang to my feet, not sure whether I was hurt or not, and bolted through the door to the veranda, where I stood against the wall listening to the turmoil that was within the room.

A shaft of light broke from the square opening of the cook-house as the door was thrust open, and Lathu's voice was calling something in Burmese.

When I answered he came running to me with a lantern, followed by Baboo Sen.

"What is the noise of firearms?" Baboo Sen panted.

By this the noise within had stilled, and I answered: "I have bagged the one-eyed tiger; he's inside."

"Oh, sahib!" Baboo Sen exclaimed, "to make a tiger dead he must be killed many times. He will come to life and rage like devouring demon. Come, sahib, we will go that side to my bungalow, and to-morrow we will make proper inspection. If the tiger is defunct, *rigor mortis* will be absolute, therefore not making charge."

By this I had the lantern, and, holding it high through the door, saw Master Stripes lying motionless in death across the débris of my wrecked *charpoy* and chair.

"Be careful, sir," Baboo Sen expostulated as I pushed into the room.

But the shattered skull of the old man-eater, just a pulpy mass, was evidence that the motor power, the little engine that drove those terrific muscles, had been shut off for all time.

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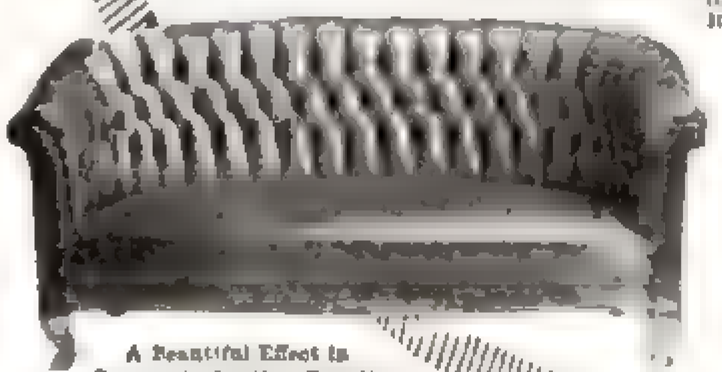

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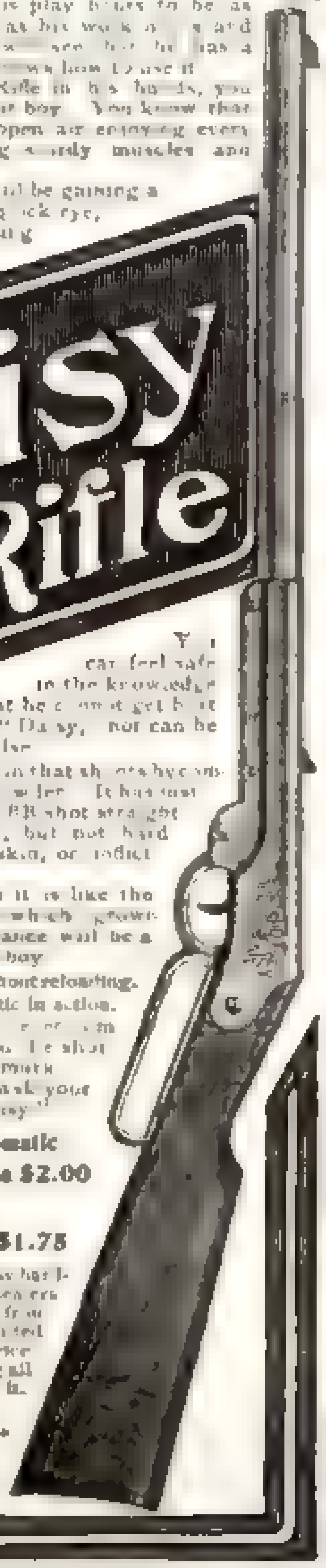

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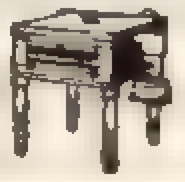

Wisconsin Incubator Co., Box 66, Racine, Wis.

A Wall-Street Man

(Continued from Page 11)

Again the work must be slighted. He must see how the market opened. That was the important thing. He reached Thompson's office a minute before ten, and stationed himself where he could watch the blackboard. Evidently no large bank had failed. The list was strong—led by Great North and South preferred. That stock advanced steadily. At eleven o'clock it crossed 75; before noon it touched 76. Hopkins watched it, and was dazed. Of course, a man would be a fool to jump in and buy on top of such a spurt as that. There must be a reaction. He would wait until it broke a couple of points. That afternoon, when Big Gan was at 77, he solemnly swore to buy when it dipped back to 76. But it closed above 78.

It was an unhappy evening. Lu had another of her confidential talks with him. It was partly on the subject of flats—which she and Jimmy, convoyed by Mrs. Forbes, had been quite extensively investigating. By a most singular fatality, those that one liked were beyond one's means. Not that she minded in the least its being a little flat, or in a poor people's neighborhood. They were poor people, and she was glad of it. For wasn't it finer if they began together at the bottom and together worked their way up?

Hopkins patted her slim hand, and his soul was loaded with remorse. If he had bought Big Gan when Wallberger told him—only a thousand shares—he would now have a profit of seven thousand dollars for her; and he'd be so much on velvet that he could stand for the greater rise without risk. He felt as though he had taken the bread out of her mouth, robbed her in the night, swam away on a life-preserver and left her to sink. And the next morning, going to catch his car, he was utterly disconcerted when he came upon young Forbes. The young man's eager friendliness heaped coals of fire on his head. Plainly, if he were a man and a father, he would act.

What he did was to spend a dazed day watching Great North and South preferred climb to 84. He even accused it. This was taking a malicious advantage of him; ruthlessly pushing him to the wall. And that evening Lu told him about another flat. It was suitable, and a dear; only it was rather too expensive. However, they must take it or the chance would be gone. They could economize in other ways. Jimmy's law practice would grow. "You'll give him a boost, won't you, daddy?" she coaxed, as though it were entirely a matter of Hopkins' good-nature.

He nodded. "I will," he said, with resolution, and felt that he had cast the die.

Possibly no one knows the precise emotions of a hero-martyr when he has irrevocably committed himself, and faces the stake. Possibly his recourse is to shut out thought and just drag himself bodily with both hands. The familiar street itself was a mere blank to Hopkins. He did not even put the bonds into his pocket, but clutched them firmly in both hands—ten of them. At the last crucial second he had decided to take only ten. A crossings policeman happened to notice the hurrying man and the bonds, and looked after him with suspicion, from general appearances, that he might have "swiped" them somewhere and be hastening away in fear of a hue-and-cry Hopkins found the office and the broker, and he heard somebody saying, "I want to buy a thousand shares of Great North and South preferred, Mr. Thompson—a thousand shares. I see it's had a break. What is it now?"

The broker shouted the inquiry, and a voice outside called back, "Eighty-one and three-quarters."

"I've got these bonds—ten," Hopkins heard that somebody say. "Buy me a thousand Big Gan at 80. I think it will break to 80." Hopkins laid down the bonds and wiped his brow.

He did not look at a quotation again for two hours. He did not dare. He excruciatingly imagined Great North and South preferred at 75—at 70, and his bonds gone!

On the ferryboat he unfolded the evening paper and turned to the Wall Street page. Big Gan closed at 81. The lowest was 80¼. So it had not touched 80, and his order was not executed. He began reading the review of the market, and his heart turned sick. Big operators were selling, it said; the list was going lower. Money was going to be tight. The next day Great North

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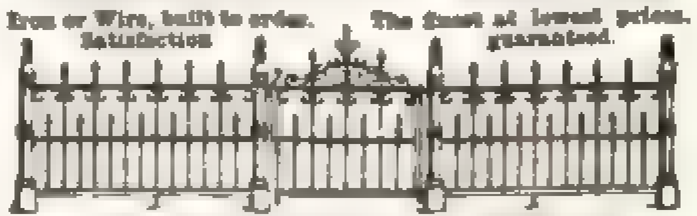

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and South preferred neither declined to 80 nor substantially advanced.

Then Hopkins hung feverishly upon the quotations. Big Gan wouldn't go to 80, and it wouldn't advance. The market hesitated. And he just couldn't do anything. The colossal exertion of bringing himself up to the point of giving that order seemed to have hopelessly sprung the mainspring of his will.

On the evening of the third day, with a wrench that seemed to tear away some of his mental machinery, he brought himself up to the old walnut desk. There he penned a fair letter to the broker, directing him to cancel the order to buy one thousand shares of Great North and South preferred at 80, adding that he would come into the office in a day or two and get the bonds. To put it in an envelope, stamp and direct it and drop it in the letter-box—who could prevent his doing that?

He read the letter over carefully, and blotted it. Then he remembered his remorse at letting ten dollars a share profit get away from him. Wallberger said it would go to par. Buying at 82, say, and selling at 97, he would have fifteen thousand dollars for Lu. He took up the letter to tear it, and then, without premeditation, wrote another directing the broker to buy the thousand shares of Big Gan at the opening, no matter what the market might be. This also he read through carefully, and stared helplessly down at both missives.

"Working on your book, daddy?" It was Lucile who spoke, and her affectionate hand rested on his shoulder.

"Oh, no—h'm—just some memoranda." He hastily covered the written sheets with a blotter.

She moved a chair beside him.

"Do you know, father, of late I've often wondered about your book? Will you let me read it some time—what's written?" She seemed graver than the subject warranted.

"Why—it's sort of fragmentary, as you might say—just a chapter here and there," he replied.

"I know. But—I've wondered what you were going to say about it." Her blue eyes regarded him with a fond anxiety. "It seems to me so fine an opportunity, father—with your experience of it all—and your character. It's true, isn't it, that nearly all the so-called business is just speculation?"

"Why, yes—most all," he admitted.

"And that's simply gambling, isn't it?"

"Well—of course—it's taking chances—taking risks," he said.

"And trying to get money that you haven't earned; that you have given no return for; trying to make others lose that you may win. That's wicked, isn't it?"

"It's—well, I suppose you might not call it exactly moral," said Hopkins in confusion.

"Worse than 'not exactly moral,' father," she replied gravely. "I've thought about this a great deal of late. You see—it has come up between Jimmy and me sometimes. He feels very strongly about it." She hesitated just an instant; dropped her hand on his knee; leaning toward him with a little, quailing doubt and a big yearning. "Daddy, you don't speculate, do you?"

"I haven't made a trade in stocks in twenty-five years," said Hopkins, so promptly that it quite startled him.

She smiled happily, even laughed a little, and swiftly kissed him. "I knew it!" she declared triumphantly. "It doesn't corrupt all men! I knew it!" She drew the tip of her slim finger affectionately down his nose, and shook her head at him, smiling. "Don't you ever do it, daddy!"

"I never will," said Frederick Hopkins firmly.

A little later he glanced hastily over his shoulder to make sure that she had moved away. Then he rapidly folded and directed one of the two letters to the broker. The other he rumpled up and thrust into the waste-paper drawer. Wetting a stamp, he affixed it to the envelope with so smart a blow of his fist that the old desk jumped.

But that was not all. He drew up a pad of copy-paper, in a fine flush of authorship, and wrote "Preface" across the top of it in a large hand.

"After fifty years' experience of Wall Street, that hotbed of speculation," he wrote, "I wish to begin this book with a warning to all young men ——"

He crossed out "young," and bit the end of the pencil, considering just how he should word it.

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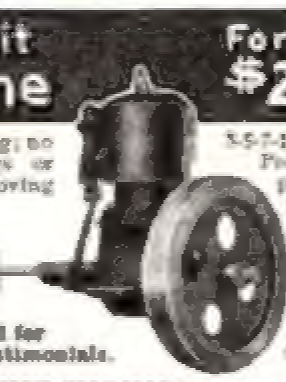

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JACK SPURLOCK—PRODIGAL

(Concluded from Page 9)

from Jim Carson, after paying for the direct command campaign—that last thousand of poor Aunt Julia's legacy—was down to two hundred.

Something must be done, and I couldn't do the governor. Carver, that solemn prig who attends to his legal matters, had been bothering me for a week with an absurd proposal that I go West to your ranch, be a good Indian, and promise not to leave the reservation without the permission of the Great Father. Of course, that was absurd, and I told him so, but he kept coming back to press the matter. The last time, I spoke to him so hastily that I really managed to offend him, which is quite a feat, if he thinks you have money or ever may have, and he hasn't been back since. I don't imagine that his report helped me any with the governor, but that doesn't matter. I'd decided to play the game for a while without depending on an ace up my sleeve.

I started right in to be wise as a serpent with what money I had left, and as usual, when I try the serpent act, I got stung. I marched down to the office and paid two weeks in advance on my room—one hundred and forty dollars. It's a wonder I didn't change to the suite with the ten-thousand-dollar bed. Then I crossed Anita off my visiting-list, and started in to look for work.

I began by being willing to accept a position, and wound up, inside a fortnight, by begging for a job. Honest, unkie, until I tried to make strangers give up real money for my services I never dreamed how utterly indifferent people could be to the chance of securing them. Some men wouldn't listen to me after I told them that I was a Harvard man, and others wouldn't pay any attention till I did, but both kinds slipped from my grasp as soon as I explained what my accomplishments really were. I was made to feel that I was no good by every employer in New York, from Pierpont Morgan to Bim the button-man, and the only difference was that some were more polite about it than others. They gave me all the reasons then existing for not hiring men, and to fit my special case they went on and invented new ones.

If I said that I was Con Spurlock's son, that queered me on the go-off, for why should the young prince be looking for any old job? And if I didn't say that I was Con Spurlock's son, that queered me, too, for I couldn't give references. One way I was threatened with arrest as an impostor, and the other I was run off the premises as a suspicious character.

All this time I was economizing, but not fast enough, it seems. I kept cutting my orders till I got down to an entrée for dinner, but by ten o'clock that night I was so blamed hungry that it cost me five-sixty to ward off a fainting spell. Then, flowers are expensive in February, and, while I stuck to my determination not to see Anita, I really couldn't bring myself to cut off her violets.

At the end of the week, when my money was all gone, I wore a path to a cozy little hock-shop in Sixth Avenue, and wrung the reluctant coin to keep me going from a turnip-hearted Hebrew, until I was down to a business suit, my evening clothes and the necessary linen. Of course, I could have signed checks at the hotel for a few weeks, but, when they'd finally found out that I couldn't pay, the bill would have been sent to the governor. Or I could have borrowed—till my friends found out that I really needed money. It's a curious thing, unkie, but a fellow who's been a liberal spender finds it awfully hard to borrow when he goes broke. I suppose his friends are afraid he'll waste it.

There was only one man—Jim Carson—that I could go to without it's all working back to father, and I was saving him for the last ditch.

Yours, JACK.

Editor's Note—The next installment of Jack Spurlock—Prodigal, will appear in a fortnight.

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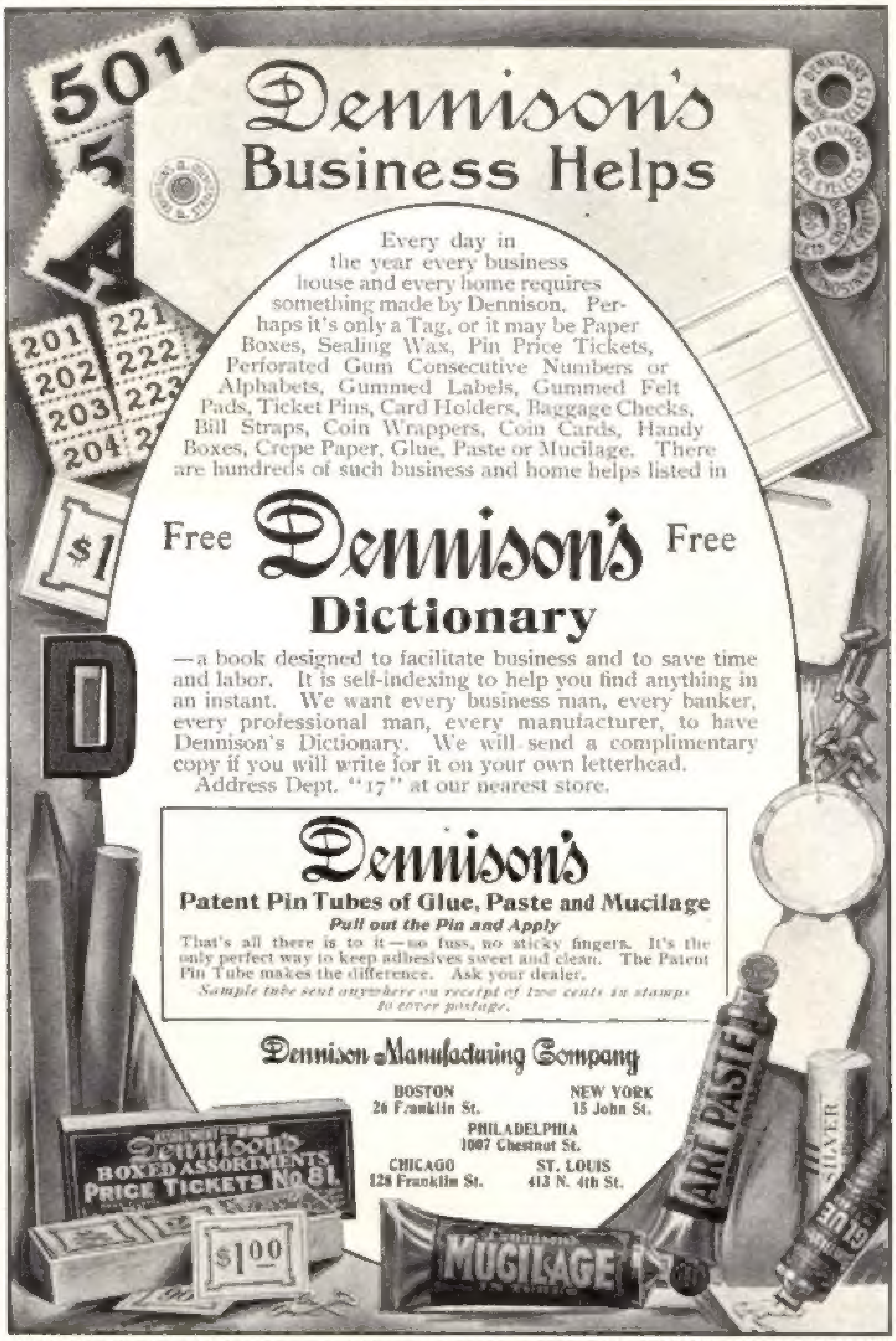

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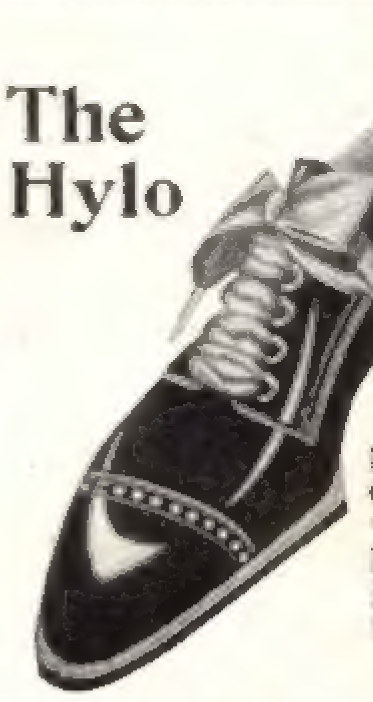

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